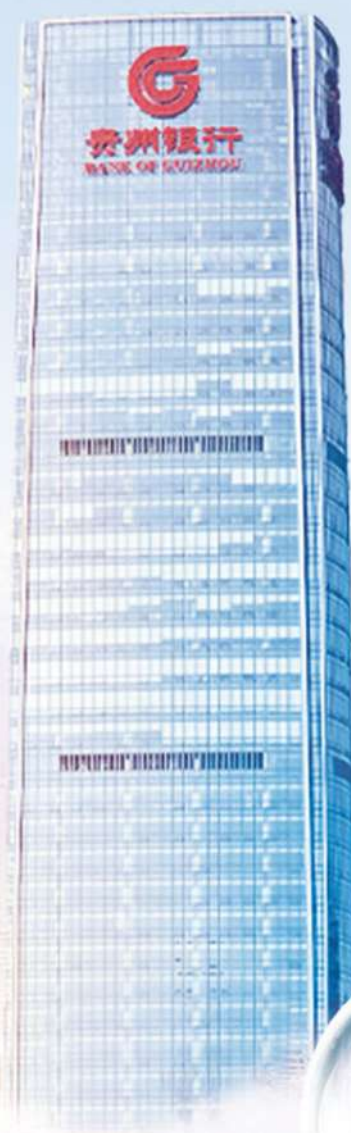


2024<sup>YEAR</sup>

Environmental,  
Social and Governance (ESG) Report

BANK  
OF GUIZHOU



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# Report Preparation Instructions

This report is the Environmental, Social, and Governance (ESG) Report of Bank of Guizhou Co., Ltd. (hereinafter referred to as "this Report"). Through investigation and analysis, the Bank has identified key stakeholder concerns in its operations and aims to disclose its actions and achievements in economic, social, environmental, and corporate governance. In this Report, "Bank of Guizhou", "the Bank", and "Bank-wide" refer to Bank of Guizhou Co., Ltd.



### Report Scope

- Organizational Boundary: This Report covers the headquarters of Bank of Guizhou Co., Ltd. and its branches/sub-branches.
- Reporting Period: January 1, 2024 to December 31, 2024.
- Publication Frequency: Annual report.



### Compilation Basis

This Report is prepared in accordance with *Guidelines on Strengthening Social Responsibility of Banking Financial Institutions* issued by Former China Banking Regulatory Commission's, *Guidelines for Environmental Information Disclosure of Financial Institutions* issued by the People's Bank of China's, *Guidelines for Corporate Social Responsibility of Banking Financial Institutions* issued by China Banking Association, *Environmental, Social and Governance Reporting Code* issued by the Hong Kong Exchanges and Clearing Limited (HKEX) and *GRI (Global Reporting Initiative) Standards* issued by the Global Sustainability Standards Board.



### Data Notes

Financial data of this Report is extracted from the 2024 audited financial statements of the Bank. Other data is derived from operational records of the Bank. All monetary values are denominated in RMB unless otherwise specified. Statistical methodologies align with the Bank's consolidated financial statements unless noted.



### Reporting Principles

- Importance: The Bank has identified key sustainability issues and, through communication with stakeholders, has implemented the importance assessment and ranking procedure for these issues, disclosing them according to their level of importance.
- Quantification: This report discloses the key data of ESG quantification and explains the calculation basis.
- Balance: The contents of this report reflect objective facts and disclose positive and negative indicators. There is no false data.
- Consistency: Unless otherwise stated, this report adopts the same disclosure and statistical method as previous reports to ensure that the data in the reporting period are comparable with historical data and future goals.



### Language

This report is available in both Chinese and English. In case of any discrepancy between these versions, the Chinese version shall prevail.



### Undertaking by the Board of Directors

The Board of Directors and all directors of the Bank undertake the authenticity and accuracy of all contents in this report, and confirm that there is no false record, misleading statement or major omission.



### Third-party Verification

In order to ensure the authenticity and reliability of this report, the Bank hired Lianhe United Equator Environmental Impact Assessment Co., Ltd. to provide assurance for this *Environmental, Social, and Governance Report in 2024* of the Bank.



### Access to this Report

The electronic version of this Report is available on the Bank's website ([www.bgzchina.com](http://www.bgzchina.com)), and posted on the website of the The Stock Exchange of Hong Kong Ltd., ([www.hkexnews.hk](http://www.hkexnews.hk)).



# About Us

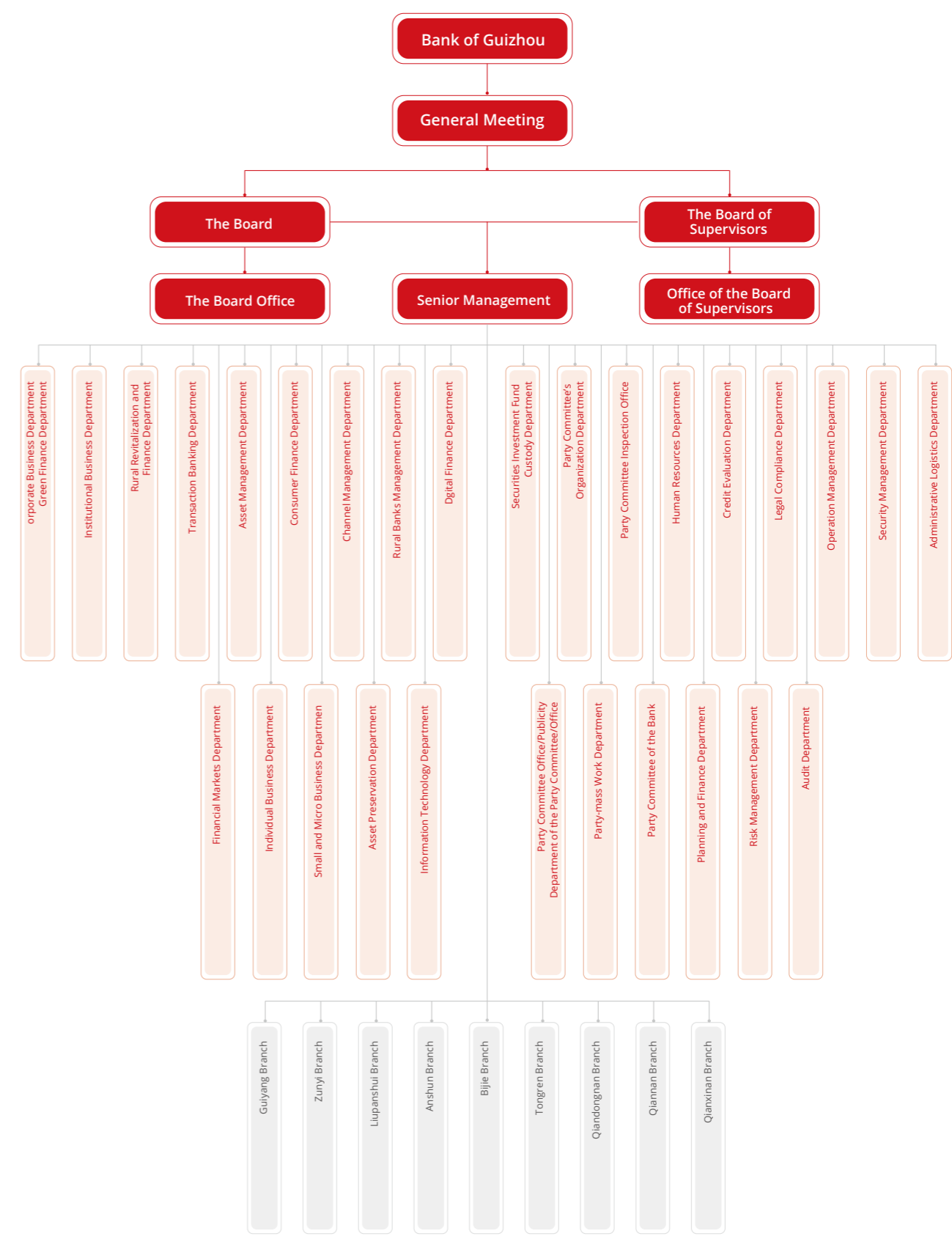
2012 year  
Formally  
incorporated

5,604 person  
All formal employees  
of the bank

220 entity  
operated branches

Bank of Guizhou, formally incorporated on October 11, 2012 and headquartered in Guiyang, Guizhou Province, is a local legal person financial institution established by the merger and reorganization of Zunyi Commercial Bank, Anshun Commercial Bank and Liupanshui Commercial Bank. Bank of Guizhou was listed on the Main Board of the Stock Exchange of Hong Kong on December 30, 2019 with stock code 6199.HK. As of the end of the reporting period, the Bank has a total of 5,604 formal employees and operated 220 branches. In the "Top 1000 World Banks 2024" list published by The Banker (UK), Bank of Guizhou ranked 252nd globally. In the "Top 100 Chinese Banks 2024" list released by the China Banking Association, it ranked 46th.

As the main financial force rooted in Guizhou Province, Bank of Guizhou has always adhered to the service concept of "banking with heart", built a business system covering corporate finance, retail banking, small and micro benefits, financial markets, asset management etc., and continued to push forward product innovation and iteration, forming a pattern of synergistic development of traditional finance and modern finance. The service network of Bank of Guizhou covers 88 counties (cities and districts) in the province, and more than 2,000 rural benefit stations have successfully constructed bridges for financial services in the countryside. Based on the three-dimensional layout of digital channels such as mobile banking, WeChat banking, and smart halls, the Bank of Guizhou has gradually built up a four-tier linkage matrix of modern financial services at the provincial, city, county, and township levels. Bank of Guizhou continues to deepen the application of cutting-edge technologies such as cloud computing, AI, big data, and biometric identification, and stands out in the field of financial science and technology. It takes the lead in realizing the deployment of a full-volume private cloud for its core transaction system nationwide, and pioneers the transformation of its distributed architecture in the industry by successfully constructing a technological base of a dual-distributed application system and database. Through the synergistic operation of the "two places and three centers" data base, its business continuity guarantee capability has been greatly improved, and has injected strong energy into the high-quality development of the local economy with financial technology.



# Statement of the Chairman



Looking back at 2024, in the face of a complex and ever-changing market environment, we embraced our mission of "Responsible Finance for Good, Serving People with Heart". We deeply embedded ESG principles into every aspect of our corporate development, taking tangible actions to compose a compelling symphony of responsibility and commitment. On this journey of exploration and progress, we reaped abundant rewards: successfully ranking among the top 20 in the China Financial Media 2024 ESG Performance List for City Commercial Banks, winning the Securities Times 2024 China Banking Industry ESG Practice Tianji Award, the Hong Kong ESG Reporting Awards (HERA) Model ESG Report Award, and being selected for the GF60 Green Finance "Best Practice Case", the China Banking and Insurance Media Annual Green Finance Excellence Case, and the Wallstreetcn ESG Green Finance Innovation Case, among other accolades. These achievements are not only a testament to our past efforts but also a beacon that inspires us to continue moving forward.

**Strengthening Corporate Governance, and Building a Solid Foundation for Steady Development.** We continuously improve our corporate governance systems and mechanisms to ensure the efficient operation of the two "Core Engines"—the Shareholders' Meeting and the Board of Directors. Our annual corporate governance assessment results have consistently maintained a high level among city commercial banks. We actively construct a long-term mechanism for capital management, revising and improving the *Capital Management Measures of Bank of Guizhou*, and continuously enhancing the level of refined management. We constantly strengthen our ability to manage related-party transactions, consolidate and reinforce the foundation of equity management, and leverage a scientific and comprehensive risk management system to further enhance the monitoring and prevention of various risks, laying a solid foundation for high-quality development.

**Focusing on the Real Economy, Nurturing Local Development.** We concentrate on the construction of key industrial clusters under the "3533" strategy, implementing targeted measures in critical areas such as the "Six Major Industrial Bases", "Fine Exploitation of Rich Mines", "Electric Guizhou", and municipal (county)-level "One Diagram, Three Registers". By leveraging customized comprehensive service solutions and credit strategies, we continuously inject financial vitality into local economic development. We actively implement the real estate financing coordination mechanism, establishing green channels for credit approval and optimizing customer access procedures to fully safeguard the livelihood baseline of "Ensuring Housing Delivery". We effectively advance the small and micro-enterprise financing coordination mechanism, carrying out initiatives such as the "Thousands of Enterprises and Households Outreach" program and the "Hundreds Branch Presidents Entering Chambers of Commerce". These activities serve as robust communication bridges meticulously built between banks, governments, and enterprises, breaking down information barriers and fostering mutual understanding and trust. Thanks to this dedication and persistence, we have been honored with the "Excellence in Financial Inclusion Award" and the "Distinguished Contribution to Inclusive Finance Award" from the China Banking Association for three consecutive years. These accolades not only represent recognition but also vividly illustrate our commitment to serving small and micro-enterprises and supporting the real economy.

**Strive to Develop Green Finance, Safeguarding the Beauty of Colorful Guizhou.** We have increased financial support for energy conservation and emissions reduction in traditional industries, providing strong financial momentum for new-quality productivity projects such as "Rich Mine Precision Development" and "Electric Guizhou," helping to transform the province's ecological advantages into economic benefits. We have gradually expanded our loan allocation from the infrastructure sector to the real economy sector, with corporate green credit accounting for 23.60% of all corporate loans across the Bank. We have actively participated in the research work on transition finance planning led by the People's Bank of China, formulating and issuing the *Transition Finance Framework of Bank of Guizhou*. As a result, we have successfully been selected as a pilot institution for transition finance planning, becoming the only financial institution in the province to receive this honor. This recognition not only reflects high regard for our innovation capabilities in green finance but also places a significant responsibility on us, motivating us to explore more valuable experiences for green and low-carbon development.

**Fulfilling Social Responsibility, Delivering the Warmth of Finance.** We continuously enhance our comprehensive service capabilities for diverse customer groups by deeply integrating regional characteristics and customer needs with our financial service expertise. We have meticulously built a multi-layered, broad-coverage inclusive finance system with distinctive features of the Bank. We are committed to improving the quality and efficiency of agricultural service stations, striving to make these stations a "trusted bank" within easy reach for rural residents. With 2,219 agricultural service stations, they serve as warm havens spread across the countryside, deeply rooted in the heart of Guizhou, fulfilling the mission of providing accessible financial services. We have assigned outstanding cadres to serve as the First Secretary in Danzhai County, donating RMB 2.4 million to support infrastructure development and industrial growth, injecting strong financial momentum into rural revitalization. We have made every effort to bring financial knowledge to households, actively conducting financial literacy campaigns to improve public financial awareness and effectively safeguard the financial well-being of the broader population. Additionally, we have thoughtfully enhanced the senior-friendly design of our branches, successfully obtaining Senior Service Certification from China Financial Certification Authority for 4 of our branches, making us the first financial institution in the province to achieve this recognition.

**Advancing Digital Transformation, Unlocking the Door to Financial Innovation.** In the wave of the digital era, digital transformation is an inevitable path for financial institutions to innovate and develop. At Bank of Guizhou, we are using the key of digital transformation to unlock the doors of the "Financial Dream Factory", injecting a powerful "digital engine" into the high-quality development of the entire bank. We are driving the deep integration of business, data, and technology to create a new model of digital finance. We successfully completed the construction of the Guanshanhu New Data Center and the full-scale system migration, establishing a "Dual Active Data Center" based on private cloud and domestically developed distributed databases. This achievement makes us the first city commercial bank in China to successfully complete such a migration, further solidifying our digital foundation and elevating our disaster recovery capabilities to the forefront of the industry. We actively innovate financial products and service models, exploring and launching integrated online and offline financial products such as "Quick Business Loans", "Qian Cheng Loans", and "Tobacco Merchant Loans". We have built digital financial scenarios like "Liquor Distributor Financing", "Pharmaceutical Procurement Loans", and "Tea Leaf Purchase Financing", enabling financial services to transcend geographical and time constraints. Like a warm spring breeze, these services reach various industries, precisely meeting customers' diverse financing needs. We have vigorously promoted the digitization of personal credit inquiries, significantly simplifying business processes and reducing what previously took two days to just a few minutes. The efficiency gains have brought smiles of satisfaction to our customers. Our relentless efforts in digital transformation have been rewarded with honors. Our information technology R&D achievements have won the People's Bank of China Fintech Development Award for three consecutive years. This recognition not only affirms our past accomplishments but also serves as a strong motivation to continue advancing in the digital wave, providing even better financial services to our customers.

Financial work connects national development strategies at one end and the well-being of the people at the other. In the new year, we will deeply understand and actively practice the political and people-oriented nature of financial work. We will integrate Party leadership throughout the entire process of financial services, always listening to the voices of the people and responding to their expectations. We will continue along the path of "Responsible Finance for Good, Serving People with Heart," actively exploring distinctive development paths and proactively integrating into the tide of social progress. Hand in hand with local economic development, we will deliver an outstanding performance in high-quality development, providing robust financial support for writing a new chapter in the Guizhou practice of Chinese modernization. We will continue to drive economic prosperity, environmental beauty, and social harmony in sustainable development, forging an even brighter future!

Secretary of the party committee, Chairman

# Statement of the President



In 2024, Bank of Guizhou fully, accurately, and comprehensively implemented the new development philosophy, and deeply practiced the political and people-oriented nature of financial work. We remain committed to driving overall progress through high-quality development, solidified and optimized the "Five Key Financial Themes" of finance. In serving the real economy, safeguarding people's livelihoods, and promoting sustainable development, we have demonstrated our mission and responsibility. As of the end of the reporting period, the Bank's total assets reached RMB 589.99 billion, with deposit balances at RMB 375.00 billion and loan balances at RMB 347.09 billion, reflecting a steady enhancement in operational strength. Operating revenue amounted to RMB 12.42 billion, an increase of RMB 1.07 billion year-on-year, while net profit reached RMB 3.78 billion, an increase of RMB 125 million year-on-year. Our efforts in high-quality sustainable development continue to build stronger momentum.

**Promoting Ecological Industry Upgrades with Remarkable Achievements in Green Finance.** We have focused on policy guidance by formulating the *Implementation Plan of Bank of Guizhou for Advancing Green Finance as a Strategic Priority* and issuing green finance business guidelines, which define key support areas and credit strategies to establish a solid foundation for sustainable green finance development. Focusing on facilitating local ecological value realization and modern industrial system development, we have prioritized product innovation to enhance credit support for traditional industry upgrades, "Electric Guizhou" initiatives, and sustainable forest management. Our green credit portfolio has demonstrated significant growth. We actively explore new frontiers in industrial transition, strengthening financial support for modernizing traditional industries such as coal, phosphorus, and aluminum. Leveraging our inclusion in the People's Bank of China's transition finance pilot program, we introduced the Bank of Guizhou Transition Finance Framework, establishing transition standards and industry support catalogs to foster the integration of green and transition finance. Committed to ecosystem development, we have built the "Green Finance by Bank Of Guizhou" brand. As the lead bank of the Asian Financial Cooperation Association's Green Finance Committee, we hosted the 2024 Green Finance Committee Annual Meeting & Small and Medium-Sized Banks ESG Development Forum, collaborating with regional financial institutions to explore innovative green finance pathways. Through platform-building and resource-sharing, we aim to cultivate an open, cooperative green finance ecosystem. Our efforts have earned multiple accolades, including the Guizhou Provincial Financial Office's Green Finance Innovation Award, Hexun Finance's Best Green Finance Practice Model Award, and GF60's "Best Practice Case" Award. As of the reporting period, Bank of Guizhou's green credit balance reached RMB 57.86 billion, an increase of RMB 5.66 billion from the beginning of the year. and the proportion of green loans consistently exceeding national and provincial averages.

**Maximizing Local Bank Advantages for Regional Quality and Efficiency Enhancement.** Aligning on national and provincial strategic priorities, we centered on "National Priorities" and "Provincial Strategies," with Focus on the key areas such as "Six Industrial Bases," "Refined Development of Rich Mineral Resources," and "Electric Guizhou", to proactively engage with projects and effectively meeting financing needs. We diligently implemented the real estate financing coordination mechanism, providing strong support for the "white list" of real estate projects and the "guaranteed delivery of housing" initiatives. In supporting small and micro enterprises, we reinforced the financing coordination mechanism, addressed financing challenges, and improved the long-term mechanisms that encourage, enable, and sustain lending, contributing to the healthy growth of small businesses. In the agricultural sector, we actively contributed to the development of a strong province in modern, high-efficiency mountain agriculture and the "Beautiful Countryside" initiative. We provided targeted financial support for twelve key agricultural industries, seed industry development, and high-standard farmland construction. We issued the province's first RMB 5 billion special financial bond for agriculture, rural areas, and farmers ("Sannong"), and established over 2,200 rural service outlets, achieving full township-level coverage across the province to promote rural revitalization. As of the end of the reporting period, the Bank's outstanding loans related to "new industrialization," "new urbanization," "agricultural modernization," and "tourism industrialization" totaled RMB 228.69 billion, an increase of RMB 7.91 billion from the beginning of the year.

**Enhancing Technological Capabilities to Drive Effective Transformation.** We continued to strengthen technological capabilities to accelerate digital transformation and drive high-quality development. Focusing on system development, we deepened the integration of business, technology, and data to enhance internal operational efficiency. We infrastructure upgrades progressed steadily, with a region-leading disaster recovery system built, featuring "active-active data center architecture within the same city" and "two-location, three-center" architecture, significantly boosting operational security and resilience. We launched new products such as "Pharma Loan," "Business Express Loan," "Qian Express Loan," and "Tax Easy Loan," while developing digital financial platforms like "Liquor Distributor Financing" and "Fresh Tea Purchasing." Service channels were continuously optimized, smart branch upgrades were accelerated, and integrated community banking solutions were independently developed, providing customers with broader access, improved service efficiency, and a better overall experience. We also actively promoted the construction of age-friendly financial outlets, with 11 branches certified by the National Fintech Certification Center, including four among Guizhou's first batch of certified sites. Our technological innovations, including the "Service-Grid-Based Distributed Microservices Platform" and the "Zero-Code Development and High-Performance Computing Platform for Large-Scale Complex Variables," won the Financial Technology Development Award from the People's Bank of China for three consecutive years, maintaining a leading position nationally and remaining the only financial institution in Guizhou Province to achieve this honor.

**Strengthening Internal Governance to Consolidate Development Foundations.** Upholding the principles of fairness, justice, and transparency, we deepened proactive information disclosure, further improved the corporate governance structure, and effectively safeguarded the legitimate rights and interests of minority shareholders and other stakeholders. Committed to prudent and compliant operations, we embedded regulatory indicators into daily management processes, maintaining capital adequacy, provision coverage ratios and other key indicators above regulatory requirements. Adhering to a "stable and balanced" risk appetite, we prioritized risk prevention, refined risk monitoring and management standards, and launched a credit risk-weighted asset measurement system. Throughout efforts to implement national policies, meet regulatory expectations, and support the real economy, we coordinated business development with asset security. In 2024, our ESG performance was recognized among the "Top 20 City Commercial Banks in ESG Performance" by China Financial Media, and we received the "Tianji Award for ESG Practices in China's Banking Sector" from Securities Times, as well as the "Exemplar Award for ESG Reporting" from the Hong Kong ESG Reporting Awards (HERA).

In 2025, we will continue to uphold our commitment to "finance for the people," deeply fulfill our "Three Services" responsibilities of city commercial banks, further advance comprehensive reforms, embrace new responsibilities, demonstrate new achievements, and contribute to showcasing Guizhou's vitality in the journey of Chinese modernization.

Deputy secretary of the party committee, Head of the Bank

# ESG Management

## Board of Directors' Statement

The Board of Directors of Bank of Guizhou adheres to the Hong Kong Stock Exchange's *Environmental, Social and Governance Reporting Code* and is responsible for reviewing and making decisions on the Bank's ESG-related matters. Under the Board, the ESG Management and Consumer Rights & Interests Protection Committee has been established to oversee the formulation of the Bank's overall ESG management framework, conduct materiality assessments of ESG issues, identify and evaluate ESG risks, approve the ESG work plans and reports of senior management, and assist the Board in fulfilling its ESG-related responsibilities. During the reporting period, the ESG Management and Consumer Rights & Interests Protection Committee held 4 meetings, during which it reviewed and approved 7 proposals, including the *2023 Consumer Rights Protection Work Summary and 2024 Work Plan Report* and the 2023 Annual ESG Report of Bank of Guizhou, and reviewed and filed 20 additional proposals.

For details regarding the board's materiality assessment and prioritization of substantive issues, please refer to the sections on "Stakeholder Engagement" and "Analysis of substantive issues". These sections also form part of the Board of Directors' statement.

## ESG Management System

Bank of Guizhou has continued to improving its ESG management system, with the Board of Directors providing comprehensive oversight of the implementation of ESG matters. The ESG Management and Consumer Rights & Interests Protection Committee takes the lead, supported by the Committee's working secretary for coordination, while senior management drives execution and various functional departments are responsible for implementing specific tasks within the ESG framework. This ensures that the ESG management framework is fully integrated into the Bank's operations.

In 2024, the Bank further enhanced its ESG management system and continued to advance initiatives under the framework. This not only ensures that ESG risks are promptly assessed and addressed during business decision-making but also strengthens the implementation of ESG responsibilities across all functional departments through increased frequency of regular internal training and exchanges. Meanwhile, the Board of Directors and its sub-committees consistently reviewed ESG-related proposals, supporting the Bank's continuous progress and achievements in green finance and social responsibility.

### Board of Directors

- Be fully responsible for ESG management of the Bank
- Review the relevant work report of the ESG Management and Consumer Rights & Interests Protection Committee
- Evaluate the work recommendations of the ESG Management and Consumer Rights & Interests Protection Committee

### ESG Management and Consumer Rights & Interests Protection Committee

- Take the lead in formulating the ESG management framework of the Bank.
- Take the lead in evaluating the importance of substantive ESG issues, and understand and evaluate the risks and opportunities brought by ESG development to the Bank.
- Review the ESG work plan and report formulated by senior management.
- Review the Bank's ESG report and environmental information disclosure report.
- Assist the Board of Directors to fulfill their duties of protecting consumer rights and promoting the development of green finance.






### Working Secretary of ESG Management and Consumer Rights & Interests Protection Committee

- The Working Secretary held by a member of the Office of the Board of Directors is responsible for organizing and preparing the meeting of the ESG Management and Consumer Rights & Interests Protection Committee, communicating and coordinating with relevant functional departments, and ensuring the orderly operation of the Committee.

### Each functional department

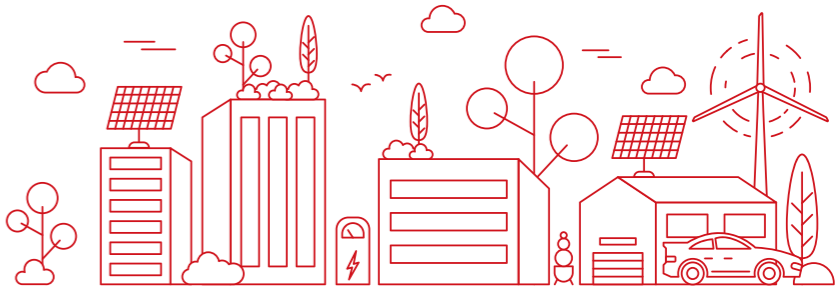
- Organize and submit the meeting proposals, implement the resolutions of the Committee, submit the relevant management and operation information of the Bank to the Committee, and report to the Committee the work plan, scheme, measures, progress and other tasks assigned by the Committee.

During the reporting period, the Board of Directors and its professional committees deliberated the following ESG issues.

ESG Issues of Concern	Deliberation Matter
	<i>Bank of Guizhou 2023 ESG Report</i>
 Green Finance	<i>Bank of Guizhou 2023 Green Finance Development Report</i>
	<i>Bank of Guizhou 2023 Environmental Information Disclosure Report</i>
 Protection of Consumer Rights and Interests	<i>2023 Consumer Rights Protection Work Summary and 2024 Work Plan Report</i>
	<i>Bank of Guizhou 2024 Consumer Rights &amp; Interests Protection Work Summary and Work Plan</i>
 Operation in Compliance with Laws and Regulations	<i>Bank of Guizhou 2023 Annual Compliance Management Work Report</i>
	<i>Bank of Guizhou 2023 Annual Anti-Money Laundering Work Report</i>
	<i>Bank of Guizhou Criminal Case Risk Prevention and Control Management Measures</i>
 Comprehensive Risk Management	<i>Bank of Guizhou 2024 Comprehensive Risk Management Policy</i>
	<i>Bank of Guizhou 2023 Comprehensive Risk Management Report</i>
	<i>Bank of Guizhou 2024 Liquidity Risk Management Strategy</i>
 Protection of Employees' Rights and Interests	<i>Salary Management Measures of Each Branch of Bank of Guizhou</i>
	<i>Bank of Guizhou 2024 Business Performance Evaluation Method</i>

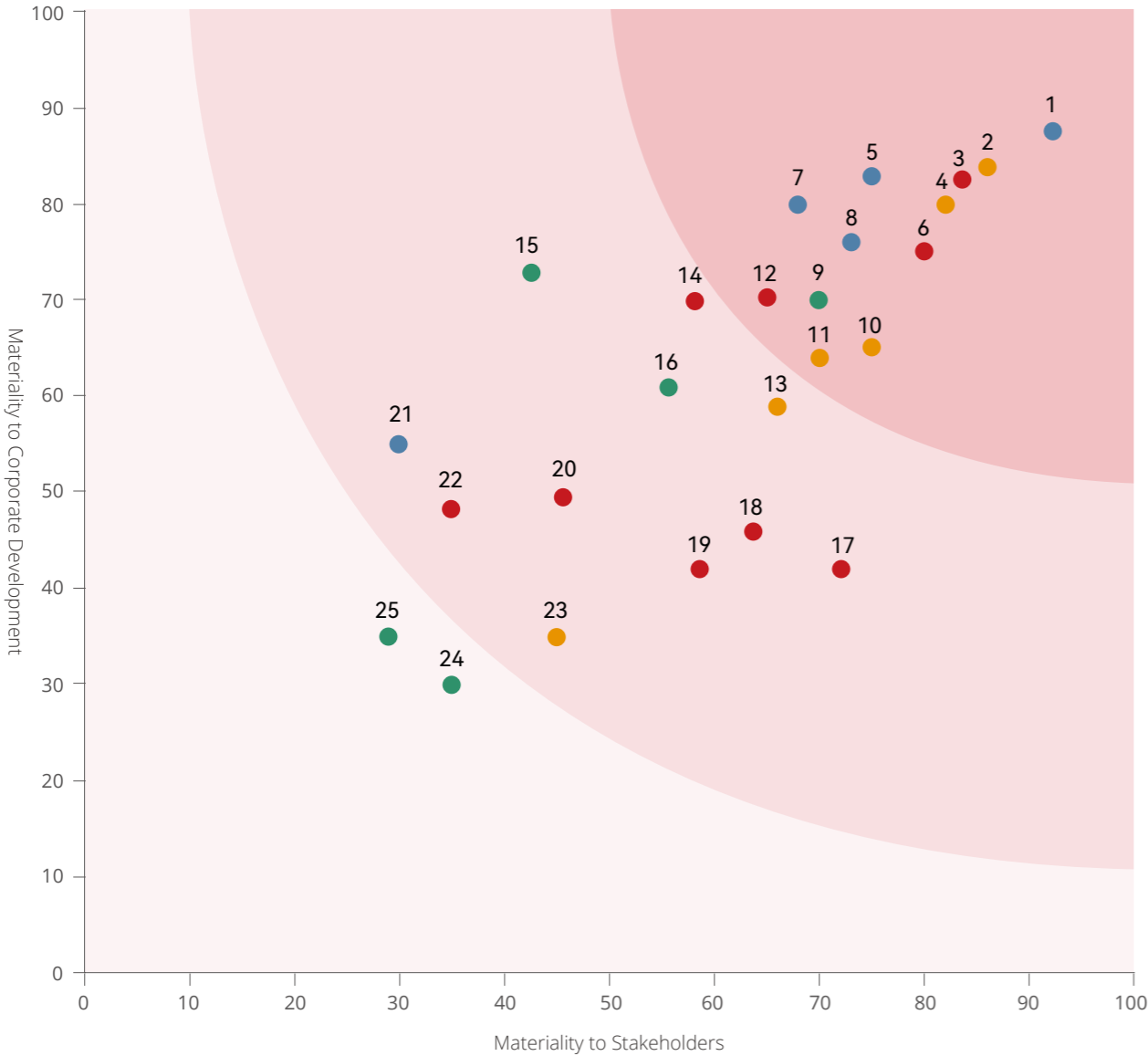
Stakeholder Engagement

In order to effectively fulfill our social responsibilities and protect the basic rights of all stakeholders in the business process, the Bank has identified major stakeholders including the governments, regulators, investors, customers, employees, partners, and the community public according to the characteristics of the financial industry and our own business conditions. In order to ensure effective communication with various stakeholders, the Bank has continuously expanded multi-level and all-round communication channels, optimized the dialogue mechanism of mutual trust and mutual commitment, actively listened to the requirements of stakeholders, and promoted the management of stakeholders.



# Analysis of Substantive Issues

In 2024, the Bank conducted an assessment and analysis of key issues related to stakeholders, including the government, regulatory authorities, investors, customers, employees, partners, and the community public. Based on the assessment results, we constructed a importance analysis matrix, which serves as the foundation for the preparation of this report and further guides the implementation of ESG management-related initiatives. Issues identified as highly material will be disclosed in detail within this report.



## Corporate Governance

1	Operation in compliance with laws and regulations	Highly material
5	Safeguard the risk bottom line	Highly material
7	Optimizing governance structure	Highly material
8	Sustainable development	Highly material
21	Corporate culture	Moderately material

## Economic Development

2	Serving the real economy	Highly material
4	Financial technology and innovation	Highly material
10	Performance	Highly material
11	Development of inclusive financing	Highly material
13	Support for Rural Revitalization	Highly material
23	Regional coordinated development	Moderately material

## Social Responsibility

3	Protection of employees' rights and interests	Highly material
6	Safeguarding privacy and data security	Highly material
12	Employee Development and Training	Highly material
14	Standardized Supplier Management	Moderately material
17	Protection of consumer rights and interests	Moderately material
18	Building a sustainable community	Moderately material
19	Undertaking in social welfare	Moderately material
20	Improve Customer Experience	Moderately material
22	Caring for employees' life	Moderately material

## Environmental Responsibility

9	Strive to develop green finance	Highly material
15	Environmental risk management	Moderately material
16	Response to Climate Changes	Moderately material
24	Undertaking in green operation	Generally material
25	Biodiversity protection	Generally material



Honorary Awards

2023 Fintech Development Award

People's Bank of China (PBOC)



Top 10 Green Finance Typical Cases in Guizhou Province, 2023

Office of the Financial Committee of the Guizhou Provincial Committee of the Communist Party of China

Best Accessibility Service Award for Mobile Banking, 2024

China Financial Certification Authority (CFCA)



City Commercial Bank for Growth of the Year

East Money Information Co., Ltd.



UnionPay Cloud QuickPass Network Payment Platform Promotion Cooperation Award, 2024

China UnionPay



National Inclusive Finance Typical Case (2024)

Small and Medium Enterprises Finance Forum



FiT Most Promising Award, 2024

Tencent FinTech



Typical Practice Case of Digital Finance in the Banking Industry

Banking Industry Digital Finance Development Forum (2024)



Best Partner, 2024

Alipay



ESG Annual Green Finance Exemplary Case in the Banking Industry

China Banking and Insurance News

China Banking ESG Practice Tianji Award, 2024

Securities Times



GF60 Green Finance "Best Practice Case" Award

Green Finance 60 Forum (GF60)



Outstanding City Commercial Bank in Banking Wealth Management Registration Work, 2023

Banking Wealth Management Registration and Custody Center Co., Ltd.

Model Bank for Green Finance Practice, 2024

Hexun - Finance China



"Pension Finance Demonstration Service Institution"

Beijing National FinTech Certification Center



"Elder-Friendly Service Benchmark Outlet"

Bank of Guizhou Anshun Branch Business Section, Bank of Guizhou Yunyan Sub-Branch, Bank of Guizhou Panzhou Sub-Branch

Beijing National FinTech Certification Center



ESG Green Finance Innovation Case

Wallstreetcn

Bank of Excellence in Investment Returns

Bank of Excellence in Operational Management Capability

Puyi Standard



ESG Report Exemplary Award

Alaya Consulting



Advanced Enterprise in Promoting New Industrialization Development in Qiongdongnan Prefecture

Bank of Guizhou Qiongdongnan Branch

QianDongNan Prefectural Committee of the CPC



Outstanding Contribution Donor Enterprise in Good Deeds in Guizhou, 2024

Guizhou Charity Federation

"Qianxinan Prefecture May 4th Red Flag Youth League Committee"

Youth League Committee of Bank of Guizhou Qianxinan Branch

Communist Youth League of Qianxinan Prefecture Committee

"Qianxinan Prefecture May 4th Red Flag Youth League Branch"

Youth League Branch of Bank of Guizhou Qianxinan Branch Business Section

Communist Youth League of Qianxinan Prefecture Committee

"Qianxinan Prefecture May 4th Red Flag Youth League Branch"

Youth League Branch of Bank of Guizhou Xingyi Ruijin Sub-Branch

Communist Youth League of Qianxinan Prefecture Committee

First Prize in Comprehensive Evaluation of Financial Trade, Liquor, Tea, and Tobacco Industry Union in Guizhou Province, 2024

Guizhou Province Financial Trade Liquor Tea and Tobacco Industry Union

Advanced Collective in Staff Cultural and Sports in Guizhou Province, 2023

Guizhou Province Staff Culture and Sports Association

Special Report

Anchoring the Strategic Mainline of the "Five Key Financial Themes", Building a New Engine for High-Quality Development

At the Central Financial Work Conference held in October 2023, the concept of "Five Key Financial Themes" -- namely science and technology finance, green finance, inclusive finance, pension finance, and digital finance was first proposed. Bank of Guizhou has deeply studied and implemented the spirit of the Central Economic Work Conference and the Central Financial Work Conference. Adhering to the main responsibility of serving the local, small and micro enterprises and urban and rural residents. The Bank is solidly advancing the Five Key Financial Themes and actively exploring a path of specialized operations to support regional economic development.

In 2024, based on its actual development needs, Bank of Guizhou formulated and issued the *Work Plan for Bank of Guizhou to Serve the Province's High-Quality Development by Advancing the Five Key Financial Themes*. A leadership group for the Five Key Financial Themes was established, with the Party Secretary and Chairman serving as the group leader and other members of the Party Committee serving as deputy leaders. Additionally, five dedicated working teams were formed related with the Five Key Financial Themes. Through measures such as setting development goals, establishing a coordinated implementation mechanism, and strengthening support and safeguards, Bank of Guizhou is fully committed to ensuring the effective implementation of the Five Key Financial Themes.

In the future, Bank of Guizhou will continue to shoulder its financial mission with firmer steps and more innovative thinking, further deepening its efforts in the "Five Key Financial Themes". It will continuously enhance the adaptability and accessibility of financial services for technology enterprises, steadily increase investments in green assets, actively promote the development of inclusive finance, and significantly expand financial support for the pension industry. The Bank will systematically advance the process of digital transformation across the entire organization. Adhering to its commitment to serving the local economy, driven by financial innovation, and aiming for customer satisfaction, the Bank will continuously optimize the structure of financial service provision, improve the quality and efficiency of financial services, and write an even more remarkable chapter in the financial sector. In doing so, it will inject a steady stream of financial strength into the high-quality development of the economy and society.



Deepening Science and Technology Finance, Accelerating the Cultivation of New Productive Forces

Technological innovation can promote new industries and models, serving as a core element in the development of new productive forces. Science and technology finance is not only a crucial component in promoting high-quality financial development and accelerating the construction of a financial powerhouse, but also an essential support for building a virtuous cycle among "Technology-Industry-Finance", as well as achieving high-level technological self-reliance.

In 2024, Bank of Guizhou formulated the *Implementation Plan for Bank of Guizhou to Advance the Major Article of Science and Technology Finance*. Through a combination of measures such as innovating financial products and improving service systems, the Bank is actively supporting the development of science and technology finance. The focus is on addressing the financing challenges faced by technology companies with "light assets," supporting enterprises at different stages of their life cycles. By lowering FTP prices, easing entry thresholds, increasing tolerance for non-performing loans, and establishing green channels for business applications, the Bank is continuously enhancing the quality and effectiveness of its financial services for technological innovation. These efforts aim to inject strong momentum into the transformation of scientific and technological achievements and industrial upgrading.

Key Achievements

01

Innovated the "Science and Technology Innovation Loan", a featured financial product tailored for science and technology enterprises.

02

Guiyang Jinyang Science and Technology Branch, as a specialized institution for science and technology finance, highlighted its unique advantages as a technology-focused branch. It actively participated in the innovation points pilot program for technology enterprises in the High-Tech Zone, further enhancing financing services for technology enterprises and incubators within Guizhou's first national-level High-Tech Zone.

03

In the self-assessment of financial services for scientific and technological innovation, jointly led by the People's Bank of China, Guizhou Branch, and the Guizhou Financial Regulatory Bureau, among other departments, Bank of Guizhou was rated as Good and ranked in the Top Tier among city commercial banks in the province.

Development Achievements

As of the end of the reporting period					
The number of technology enterprises with loans reached	An increase of the beginning of the year	Representing a growth rate	Support was provided national-level specialized, refined, distinctive and innovative "Little Giant" enterprises	Support manufacturing single champions	
710 Household	250 Household	54.35%	20 Household	2 Household	
The balance of science and technology finance loans reached	Increase compared with the beginning of the year	Loans to high-tech enterprises totaled RMB 4.39 billion during the year, with a balance of RMB 5.36 billion.	Loans to science and technology small and medium-sized enterprises (SMEs) totaled RMB 2.09 billion during the year, with a balance of RMB 2.69 billion.	Loans to specialized, refined, distinctive, and innovative SMEs totaled RMB 2.87 billion during the year, with a balance of RMB 3.34 billion.	Loans to specialized, refined, distinctive, and innovative "Little Giant" enterprises totaled RMB 307 million during the year, with a balance of RMB 390 million.
8.07 billion	3.10 billion				
Representing a growth rate					
62.20%					

Promoting Green Finance, Empowering New Development in the Ecological Economy

Green is not only the characteristic of Guizhou but also a core competitive advantage for its high-quality development. As an important force driving ecological civilization construction and sustainable economic development, green finance represents not only a profound transformation within the financial sector but also a key pillar for achieving the "Dual Carbon" goals and promoting coordinated development between the economy and the environment.

In 2024, Bank of Guizhou formulated and issued the *Implementation Plan of Bank of Guizhou for Advancing Green Finance as a Strategic Priority*, establishing a dedicated "Green Finance" task force to comprehensively develop this strategic priority. The Bank actively participated in the research and planning of transition finance led by the headquarters of the People's Bank of China, formulating and issuing the *Transition Finance Framework of Bank of Guizhou* to increase financial support for energy conservation and emissions reduction in traditional industries. Additionally, the Bank revised and issued the *Working Rules of the Green Finance Innovation and Development Leadership Group of Bank of Guizhou*, further implementing regulatory requirements for green finance.

Key Achievements

The structure of the Bank's green credit portfolio has been further optimized, achieving new progress in supporting the real economy through green credit.

01

By participating in green finance forums, Bank of Guizhou has further enhanced the brand influence of its "Green Finance" initiatives.

02

The Bank has improved supporting policies for green finance, optimized the green finance assessment mechanism, and incentivized operating institutions to increase the green credit disbursements.

03

Development Achievements

As of the end of the reporting period

The balance of green credit reached	Increase compared with the beginning of the year ↑	Representing a growth rate
57.86 billion	5.66 billion	10.85 %

The proportion of corporate green credit in the Bank's total corporate loans was

23.60 %

Increase compared with the beginning of the year ↑

1.31 percentage points

In 2024, the Bank was honored with awards such as

The top 10 typical green finance cases by the financial office of the guizhou provincial committee of the communist party of china

The hexun finance best practice model award for green finance

The GF60 green finance "best practice case" award.

Advancing Inclusive Finance to Foster Common Prosperity

Inclusive Finance represents the fundamental mission of financial development and serves as a crucial enabler of common prosperity. It not only reflects the allocation of financial resources to small and micro enterprises, rural areas, and underserved groups but also drives socioeconomic equity and balanced development.

In 2024, Bank of Guizhou formulated and issued the *Implementation Plan of Bank of Guizhou for Advancing Inclusive Finance as a Strategic Priority*, adhering to the functional positioning of urban commercial banks for the "Three Services", the Bank focused on its core responsibilities and main business. It continuously deepened its efforts across multiple dimensions, including innovating financing products, optimizing credit processes, enhancing risk control capabilities, and protecting the rights and interests of financial consumers. The Bank also steadily increased the disbursement of first-time loans, loan renewals, credit loans, and medium- to long-term loans, contributing to Guizhou's steady progress toward achieving common prosperity.

Key Achievements

The implementation of the small and micro enterprise financing coordination mechanism was treated as a "top-priority" project. A special working group for advancing financing coordination was established, led by the Chairman and President as dual leaders. Branches were required to have their "top leaders" personally take charge, make deployments, and oversee scheduling.

01

Focusing on market business districts and high-quality industries, the Bank guided and stimulated the online financial needs of small and micro clients. It organically combined the mechanisms of the "Thousands of Enterprises and Households Outreach" with the "Hundreds Branch Presidents Entering Chambers of Commerce" initiative, further expanding the coverage of online products such as "Fast Business Loan", "Tax Easy Loan", "Tobacco Merchant Loan", and "Settlement Loan".

02

The Bank made full efforts to promote cooperation on platforms such as the "Small and Medium Enterprise Credit Pass" and the "Provincial Big Data Comprehensive Financial Services Platform".

03

A sound daily management mechanism for small and micro client managers was established, and a training and development system for small and micro practitioners was improved.

04

Development Achievements

As of the end of the reporting period

The balance of inclusive small and micro loans reached	Increase compared with the beginning of the year ↑	Representing a growth rate
52.94 billion	5.51 billion	11.62 %

The initiative "Innovating Grid-Based Marketing Models to Enhance Financial Service Efficiency" was shortlisted as a "2024 National Inclusive Finance Typical Case" by the National SME Finance Forum

Expanding Pension Finance, Safeguarding a New Quality of Life for the Silver Generation

Population aging is an important trend in social development. As a critical tool to address the challenges of aging, pension finance is not only a key area of financial services for people's livelihoods but also an essential support for promoting the coordinated development of elderly care services and the aging industry.

In 2024, Bank of Guizhou formulated the *Implementation Plan of Bank of Guizhou for Advancing Pension Finance as a Strategic Priority*. The Plan clarified the strategic positioning and development goals of pension financial services, aiming to meet the diverse financial needs of the elderly through innovative products and service models. The Bank is committed to helping Guizhou build a high-quality life for its senior citizens, making the vision of "ensuring care and support for the elderly" a reality.

Key Achievements

In July 2024, the Bank issued its first phase of the senior-friendly wealth management product, "Gui Yin Heng Li Qian Gui Ying", which better meets the financial needs of elderly customers.

01

The Bank actively developed senior-friendly branches and successfully obtained the senior-friendly service certification from the Beijing National FinTech Certification Center.

02

By collaborating with nursing homes, senior universities, and communities, the Bank actively carried out a variety of financial promotional activities in diverse formats.

03

Development Achievements

As of the end of the reporting period

The balance of pension finance loans across the bank reached

1.36 billion

Increase compared with the beginning of the year ↑

1.07 billion

In 2024, a total in loans were disbursed

1.10 billion

A total of **11** sub-branches passed the evaluation for creating senior-friendly service outlets. Among them, **3** sub-branches were awarded the title of "Senior-Friendly Service Model Outlets", and **1** sub-branch was awarded the title of "Senior-Friendly Service Compliant Outlet".

The Bank was also honored with the title of "Pension Finance Demonstration Service Institution"



Advancing Digital Finance, Embracing a New Era of Smart Services

Digital transformation is an inevitable trend in the development of the financial industry. Digital finance is not only a crucial means to enhance the efficiency of financial services and optimize customer experience, but also a key force in driving financial innovation and strengthening the ability of financial services to support the real economy.

In 2024, Bank of Guizhou formulated the *Implementation Plan of Bank of Guizhou for Advancing Digital Finance as a Strategic Priority*, clarifying the direction and initiatives for digital finance from 2024 to 2026. This effectively maps out the development path for digital finance, ensuring targeted and purposeful progress. The Bank will continue to leverage the coordinating and driving role of digital finance, using mechanism innovation as a lever to accelerate business transformation. By providing customers with convenient, efficient, and secure financial services, the Bank aims to propel financial services into a new era of intelligence.

Key Achievements

- 01

The Bank continuous improvement of the data system and data capability construction has led to new breakthroughs in data-driven business decision-making. Solid progress has been made in data governance, with the reshaping of the data standards system and the establishment of an enterprise-level data verification rule library.
- 02

The Bank successfully developed digital financial scenarios such as "Liquor Distributor Financing", "Pharmaceutical Procurement Loans", and "Tea Leaf Agricultural Product Purchases". It also built grid-based marketing for small and micro clients and whole-village credit approval scenarios. These efforts enabled the migration of business processes—such as loan product extensions, term adjustments, borrowing new funds to repay old debts, and loan restructuring—from offline to online, making financial services more accessible, broader in coverage, and higher in quality and efficiency.
- 03

The Comprehensive Security Information Management System was officially launched in July 2024. Basic management is gradually entering the era of "Pocket Security", with the Bank's foundational management becoming increasingly digitalized and intelligent.
- 04

Great emphasis has been placed on cultivating digital talent. The Bank organized three sessions of the "Bank of Guizhou New Era Guiyin Forum—Digital Finance Lecture Series". A team of data analysts was actively formed, and a 3-month specialized training program was conducted for 32 participants from the Head Office and branches. The goal is to cultivate a group of versatile talents who understand banking operations and possess data analysis capabilities, injecting new momentum into Bank of Guizhou's digital transformation.



Development Achievements

Completed the construction tasks of **18** key digital transformation projects across three major categories: enhancing data governance, business digitalization, and ecosystem scenario development.

In 2024, the Bank's information technology R&D achievement, the "Research and Application of a High-Performance Anti-Fraud Platform Based on Dynamic Features and Full Scenarios", **won the third prize of the People's Bank of China FinTech Development Award**. This marks the third consecutive year the Bank has received this award, making it the **only financial institution in the province to achieve this honor for three consecutive years**.



# Govern with Integrity, Create Value with Prudence

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# Upholding the Leadership of the Party

Bank of Guizhou consistently regards the Party's leadership and Party building as the "Root" and "soul" of its development. Adhering to the Party's overarching role in all endeavors, the Bank focuses on strengthening political construction, continuously refines its Articles of Association, and solidifies the legal status of Party organizations within the corporate governance structure. The "Dual Roles and Cross Appointments" mechanism ensures full implementation of the Party's theories, policies, and principles. Highlighting the Party Committee's discussion of the 'Three Major Issues and One Big Decision' as a prerequisite for decision-making by the Board and senior management, guaranteeing Party leadership throughout corporate governance. This establishes a sound mechanism where all governance bodies operate independently, check and balance effectively, collaborate mutually, and coordinate seamlessly under the Party Committee's unified leadership.

In 2024, Bank of Guizhou established key documents including the *Party Committee's 2024 Party Building Work Guidelines for Bank of Guizhou*, the *"Four-Strong" Party Branch Development Implementation Plan for Bank of Guizhou*, and the *2024 Party Member Education and Training Program of Bank of Guizhou* to define its annual Party-building direction. The Bank concentrated on enhancing Party-brand development and grassroots organizational construction by launching the "Four-Strong" Party Branch initiative, further refining its Guiyin Star Party-building brand through optimized processes and strengthened exemplary leadership to standardize Party affairs. It bolstered grassroots Party teams via "Mentorship-pairing" mechanisms, deepened disciplinary education, and elevated members' political competence. Additionally, the Bank advanced cadre development with rigorous supervision and performance evaluation, improving talent selection to drive high-quality growth.



The Bank has consistently strengthened political guidance, prioritizing the study and implementation of Xi Jinping Thought on Socialism with Chinese Characteristics for the New Era. Through thematic lectures and Party education programs, we have deeply integrated the spirit of the Third Plenary Session of the 20th CPC Central Committee with banking practices, prevented regional systemic risks, while actively promoting the Bank's high-quality development, and contributing to the economic and social progress of the local community through financial support.



▲ Party Committee Leadership and Cadres' Thematic Education Study Session



▲ Organizing Study Sessions on the Spirit of the Third Plenary Session of the 20th CPC Central Committee

# Optimizing Governance Structure

Bank of Guizhou has always aimed to improve the modern corporate governance of Chinese-characteristic state-owned enterprises. By closely aligning with regulatory policies and its own realities, the Bank actively explores scientifically effective implementation pathways, continuously refining and improving its working mechanisms. The Bank upholds the deep integration of Party leadership with corporate governance, continuously optimizing the performance quality and effectiveness of the "Three Boards and One Management". This effort further strengthens the corporate governance structure. During the reporting period, Bank of Guizhou completed the election of its Fourth Board of Directors and established specialized committees to ensure the independence and professionalism of the board. At the same time, the Bank strengthened the supervision and follow-up of board resolutions, implementing a rolling tracking mechanism to ensure the effective implementation of resolutions and directors' recommendations. The Bank continuously enhanced the supervising performance of the Board, promoting continuous improvements in oversight work.



## II Optimization of Board Operations

As of the end of the reporting period, the Board of the Bank consisted of 13 Directors, including 3 Executive Directors, 5 Non-executive Directors, and 5 Independent Non-executive Directors. The Board has established 6 specialized committees: the Strategy Development Committee, the Risk and Related Party Transactions Management Committee, the Nomination and Remuneration Committee, the Audit Committee, the ESG Management and Consumer Rights & Interests Protection Committee, and the Compliance Management Committee. The Board members possess diverse professional backgrounds or management experience in fields such as law, economics, financial management, auditing, engineering, and investment management, ensuring the continuous enhancement of the Board's strategic decision-making capabilities and providing a strong foundation for the Bank's high-quality development.

The Bank places great emphasis on the diversity of its board composition, and conducts regular annual reviews of the implementation and effectiveness of this policy. The Nomination and Remuneration Committee is tasked with reviewing the number, composition, and structure of the board in terms of diversity, and continuously supervising and assessing the effective implementation of the board diversity policy. Among the board members, female directors hold important positions. As of the end of the reporting period, there were 7 female directors on the board, accounting for more than 50% of the total.

II Investor Relations

The Bank has continuously enhanced the management of investor relations, proactively conducted public opinion risk assessments, and ensured that information disclosure is standardized and compliant. At the same time, it has continuously optimized communication channels with investors to improve interaction efficiency. In 2024, in accordance with relevant regulations, the Bank formulated the *Investor Relations Management Measures* to effectively safeguard the rights and interests of investors.



Periodic Report Preparation and Disclosure

In 2024, the Bank prepared and disclosed periodic reports, including the annual report, semi-annual report, ESG report, and environmental information disclosure report. It also completed the preparation and disclosure of 143 announcements in compliance with regulation. This ensured investors' equal access to relevant information about the Bank.



Investor Services and Communication Mechanisms

During the reporting period, the Bank enhanced the frequency of reviewing investor relations emails and improved investor hotline services. These measures ensured timely responses to and handling of investor inquiries and feedback, protecting the interests of small and medium shareholders.



Rating Management

By optimizing the rating service process within the framework of compliance, the Bank completed the ratings for newly issued bonds and annual follow-up ratings on time. The Bank's rating has been remaining at the AAA level, further solidifying its market position.

Operate in Compliance with Laws and Regulations

II Anti-Money Laundering

In 2024, Bank of Guizhou strictly adhered to laws and regulations such as the *Anti-Money Laundering Law of the People's Republic of China* and the *Regulations on Anti-Money Laundering for Financial Institutions*. Building on this foundation, the Bank continuously strengthened its anti-money laundering efforts, improved its institutional framework, optimized its organizational structure, and promoted awareness campaigns and training programs. During the reporting period, the Bank actively participated in training sessions to interpret the new Anti-Money Laundering Law, advanced internal control governance, and addressed deficiencies. These efforts contributed to the continuous improvement of the Bank's anti-money laundering and anti-fraud systems.

**Strengthen institutional development and anti-money laundering compliance reviews.** The Bank has improved its institutional framework and strengthened anti-money laundering compliance reviews. It revised and formulated internal regulations, including the *Management Measures for Centralized Monitoring of Suspicious Transactions of Bank of Guizhou*, the *Access Management Measures for Anti-money Laundering Practitioners of Bank of Guizhou*, and the *Anti-money Laundering Management Procedures for Internal Accounts of Bank of Guizhou*. Additionally, it proposed 259 measures for money laundering risk management in response to the review of 83 business systems.

**Leveraging technology to enhance anti-money laundering information system development.** In 2024, the Bank's anti-money laundering system underwent 13 operation changes, implemented 45 new demands, maintained 2 suspicious transaction monitoring models, and adjusted 7 customer risk rating indicators. The Bank submitted 5,256 suspicious transaction reports to China Anti-Money Laundering Monitoring and Analysis Center.

**Strengthen its supervision, inspections, training, and awareness campaigns.** The Bank conducted on-site assistance and supervision to help branches implement corrective actions, identifying potential money laundering risks in business products and formulating corresponding remedial measures. It organized 1,629 anti-money laundering awareness campaigns, reaching over 440,000 participants.

Case Anti-Money Laundering Education Base of Anshun Branch of Bank of Guizhou Selected as a Legal Education Base in Guizhou Province

Under the guidance of the Guiyang Branch of the People's Bank of China , the Anshun Branch of Bank of Guizhou collaborated with the Anshun Branch of the People's Bank of China to establish the Anshun Anti-Money Laundering Education Base, which is the first municipal-level anti-money laundering education base in Guizhou Province. Spanning an area of 230 square meters, the base includes six exhibition zones: In-depth study and implementation of General Secretary Xi Jinping's important remarks on financial work; An overview of money laundering and anti-money laundering; The development history of anti-money laundering; An outline of relevant laws and regulations; Warning case education; and an anti-money laundering reading corner. Anshun Branch of Bank of Guizhou uses the Anshun Anti-Money Laundering Education Base as a platform to strengthen coordination with government departments, anti-money laundering obligated institutions, and other stakeholders. It continuously intensifies anti-money laundering publicity efforts, taking the education base "outward" to reach broader audiences and inviting target groups "inward" for engagement.



II Anti-Corruption

To fully implement the strategic requirements of strengthen Party self-discipline, Bank of Guizhou has consistently regarded Party integrity and anti-corruption efforts as critical components of corporate governance. At the beginning of 2024, the Bank convened a meeting on Party building, integrity promotion, and anti-corruption work to comprehensively outline the key priorities for 2024. The meeting also issued key points for Party building and integrity work. Additionally, the Bank revised regulations such as the *List of Responsibilities for the Implementation of Strict Governance by the Party Committee of Bank of Guizhou* and the *List of Responsibilities for Leadership Members of Bank of Guizhou to Fulfill Dual Responsibilities in Integrity Promotion*, adopting a checklist-based approach to ensure the implementation of all tasks. Through measures such as strengthening warning education, special rectification campaigns, and accountability mechanisms, the Bank effectively advanced its anti-corruption efforts.

Strengthening Disciplinary Education >>>

In 2024, the Head Office of the Bank conducted three warning education sessions, which inspired all levels of Party organizations across the Bank to organize more than 470 warning education activities, reaching over 9,300 employees. These initiatives leveraged resources such as educational videos, case studies of violations and illegal activities, and warning education bases to enhance employees' awareness of integrity and self-discipline.

Special Rectification Campaigns >>>

In accordance with the *Work Plan for Deepening the Special Rectification of Conduct Issues and 'Exploiting Enterprises for Personal Gain' and Implementing Self-Inspection and Rectification under the Central Eight Provisions*, the Bank carried out in-depth special rectification efforts. It closely monitored prominent manifestations of the "Four Malfeasances" as well as behaviors such as "exploiting enterprises for personal gain" and "exploiting finance for personal gain", ensuring continuous improvement in conduct-related issues.

Promoting Integrity Culture >>>

The Bank established a "Joint Meeting Mechanism for New-Era Integrity Culture Construction and Case Prevention Analysis" to continuously strengthen integrity risk prevention and control. Additionally, it launched a three-month-long "Discipline and Law Education Month" campaign to further promote integrity culture, enhance employees' legal awareness, and improve their commitment to integrity and self-discipline.

II Fair Trade and Anti-Unfair Competition

The Bank strictly complies with relevant laws and regulations such as the *Anti-Unfair Competition Law of the People's Republic of China* and the *Guiding Opinions on Regulating Market-Adjusted Management of Bank Services*, striving to maintain a fair and equitable competitive environment in its business operations. In 2024, the Bank further improved the *Fee Schedule for Intermediate Business Customer Services of Bank of Guizhou* to ensure transparency and openness of all business fees, sparing no effort to providing customers with fair and predictable service pricing. Additionally, the Bank continuously strengthened employee training and awareness enhancement, ensuring that all employees fully understand and adhere to relevant regulations, effectively preventing the occurrence of unfair competition practices.

II Internal Audit

In accordance with the *Audit Law* and its implementing regulations, as well as relevant regulatory requirements, the Bank has formulated and revised 11 internal audit systems. In 2024, the Bank issued several management-related documents to further standardize audit workflows, including the *Notice on Setting Commercial Secrets for Audit Reports and Audit Opinions* and the *Notice on Strengthening Audit Supervision of Leadership Teams*, significantly improving the transparency and standardization of audit work. The Bank completed 62 audit projects all year.

In terms of audit management, with the approval of the Board of Directors, the Bank formulated the *Internal Audit Charter of Bank of Guizhou*, which clearly defines the objectives, organizational structure, responsibilities, authorities, and procedures of audit work. Furthermore, the Bank established standardized systems for various aspects of the audit process, including on-site audits, off-site audits, audit project quality evaluations, and audit file management. These measures have laid a solid foundation for ensuring audit quality and procedural compliance.

The Audit Department currently consists of 37 personnel with diverse professional backgrounds in auditing, accounting, economics, finance, and law. The department is organized into 7 specialized teams, each responsible for specific areas such as asset-liability audits, financial accounting audits, economic responsibility audits, and IT audits. All auditors possess extensive industry experience and hold nationally recognized professional qualifications such as Certified Public Accountant or Certified Auditor. The Bank also encourages employees to enhance their expertise through continuous learning and certification.

II Intellectual Property Protection

The Bank issued the Intellectual Property Management Measures of Bank of Guizhou. During the reporting period, the Bank actively carried out legal awareness campaigns and participated in multiple legal education activities, such as the province-wide unified online legal study program for national staff and the National Intellectual Property Publicity Week. These initiatives further enhanced employees' legal awareness and their understanding of intellectual property protection.

At the same time, through vigorously promote research and development innovation, the Bank's research project titled *Research on the Integrated Application of 5G and BDS Technologies in Bank Security Emergency Command Scenarios* achieved significant results, successfully applying for 2 utility model patents with China National Intellectual Property Administration. Additionally, the Bank successfully passed the 2024 software legalization inspections led by The Publicity Department of the Central Committee of the CPC at both the "National Inspection" and "Provincial Inspection". The legalization rates for all types of software, including operating systems, office software, and antivirus software, reached 100%.

Safeguarding the Risk Bottom Line

Bank of Guizhou has always adhered to the principle of safeguarding the risk bottom line, continuously improving its risk management system to meet the standards of modern commercial banks. In 2024, Bank of Guizhou formulated and issued the *Bank of Guizhou 2024 Comprehensive Risk Management Policy*, providing robust support for the smooth achievement of annual operational goals through scientifically designed risk policies.

Comprehensive Risk Management System Construction

During the reporting period, Bank of Guizhou formulated and issued three new regulations, including the *Management Measures for Credit Risk-Weighted Asset Measurement of Bank of Guizhou* and the *Management Measures for Due Diligence Responsibility Recognition in Non-Performing Asset Disposal of Bank of Guizhou*. Additionally, it revised and improved 17 existing regulations, such as the *Basic Regulations for Credit Management of Bank of Guizhou* and the *Management Measures for Exemption from Liability in Private Enterprise Credit Due Diligence of Bank of Guizhou*. The formulation and refinement of these regulations have significantly promoted the standardization and precision of the Bank's comprehensive risk management efforts, ensuring the effective operation of the risk prevention and control system.

Customer Structure Optimization

In the credit granting process, Bank of Guizhou emphasizes the dynamic integration of risk management and customer structure optimization, ensuring the precise allocation of credit resources. This approach supports business transformation while effectively enhancing risk management capabilities. In particular, in the fields of small and micro-enterprises and retail banking, the Bank has strengthened the allocation of inclusive finance resources. Through refined risk management measures, the Bank ensures that potential risks are controlled while promoting business development, thereby improving overall risk management standards.

Risk Management Training and System Development

During the reporting period, Bank of Guizhou conducted multiple risk management training sessions, including analyses of post-loan management systems and case studies. These initiatives enhanced the professional competence of risk management personnel across the Bank. The training covered over 700 participants at the Head Office, branches, and sub-branches levels, effectively strengthening the risk prevention awareness and capabilities of all employees.





# Dedicated to Environmental Protection, Co-Creating a Low-Carbon Future

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# Response to Climate Changes

## I Governance Framework Related to Climate and Environmental Risks

The Bank continuously improves its green finance governance system by build ing up a sound organizational structure that spans the "Board of Directors—Senior Management—Specialized Departments and Teams". In the *Implementation Plan for Bank of Guizhou's Green Finance Strategic Planning and 'Dual Carbon' Actions (2023-2025)*, the responsibilities of each department are clearly defined, ensuring that strategic goals are implemented with clear leadership, platforms, and actionable measures. This framework promotes the coordinated management and business development of green finance.

»» Board of Directors

The Board of Directors assumes primary responsibility for green finance and is responsible for the top-level design of the Bank's green finance strategy. It oversees the ESG Management and Consumer Rights and Interests Protection Committee, which implements the new development philosophy and green development guiding principles, advancing green finance from a strategic perspective.

»» Senior Management

The senior management formulates green finance development goals, sets annual and medium-to-long-term targets for green credit, and breaks them down by region and other dimensions. A Green Finance Innovation and Development Working Group has been established to implement regulatory requirements for green finance. Each year, the senior management reports on the Bank's green finance development progress to the Board of Directors and the Supervisory Board. The findings are also disclosed to the public in the annual report, ESG report, and the financial institution's environmental information report, highlighting green finance-related developments.

»» Specialized Departments and Teams

The Corporate Business Department/Green Finance Department serves as the lead department for green finance at Bank of Guizhou. It has established a specialized Green Finance Team responsible for promoting and managing green finance operations, with a focus on enhancing the quality and efficiency of the Bank's green financial services and risk management capabilities. Additionally, this team undertakes the following responsibilities on behalf of the Green Finance Innovation and Development Working Group:

- Handling the daily operations of the working group and proposing matters that require the group's review and resolution;
- Coordinating the Bank-wide innovation and development of green finance, addressing specific issues arising in the process of advancing green finance initiatives;
- Overseeing the unified certification management of green finance businesses across all lines of the Bank;
- Developing the Bank-wide green finance assessment and evaluation system, conducting performance evaluations of operating institutions on green finance, and issuing relevant reports;
- Completing other tasks assigned by the working group.

## II Policies and Regulations Related to Climate and Environmental Risks

Bank of Guizhou prioritizes climate and environmental risk management as a key focus of its green finance initiatives, incorporating it into the annual comprehensive risk management policy framework. During the reporting period, the Bank formulated several important documents, including: *Implementation Plan of Bank of Guizhou for Advancing Green Finance as a Strategic Priority*, *Guidelines for Corporate Credit Policies of Bank of Guizhou 2024*, *Comprehensive Risk Management Policy of Bank of Guizhou 2024*, *Corporate Business Guidelines for Green Finance of Bank of Guizhou 2024*. Additionally, the Bank revised and issued related regulatory documents, such as: *Management Measures for the 'Green Channel' Review Process of Corporate Credit at Bank of Guizhou*, *Basic Regulations for Credit Management of Bank of Guizhou*, *Management Measures for Exemption from Liability in Private Enterprise Credit Due Diligence of Bank of Guizhou*. These efforts have continuously optimized credit management and risk control measures, providing robust institutional support.

Environmental, Social, and Governance Risk Management

Bank of Guizhou has formulated and issued the *Trial Measures for Managing Environmental, Social, and Governance Risks of Corporate Credit Customers of Bank of Guizhou*, integrating ESG management principles into the entire credit management process. This includes project investigation, review and approval, contract signing, and post-loan inspections. The Bank places greater emphasis on analyzing environmental risks such as pollution prevention and biodiversity, as well as social risks like labor conditions and land acquisition. By strengthening ESG risk management for corporate credit customers, the Bank aims to guide the organization in enhancing its refined management capabilities in ESG practices.

Differentiated Credit Management

During the reporting period, Bank of Guizhou formulated the *Guidelines for Corporate Credit Policies of Bank of Guizhou 2024*, which explicitly emphasizes the vigorous development of green finance. The Bank actively supports key initiatives under the "Ten Major Actions for Carbon Peak", including: energy green and low-carbon transition, industrial green and low-carbon improvement, enhancement of carbon sink capacity, etc. The Bank prioritizes support for green projects with new technologies and distinctive patents, contributing to the green transformation of local economic and social development. It is clearly stated that "all industry clients must strictly adhere to green creditstandards, implementing a strict one-vote veto system based on environmental impact assessments. Clients or projects that fail to meet environmental protection requirements are ineligible for new credit"; The Bank continues to enforce supporting policies for green credit assessment, leveraging the advantages of low economic capital occupancy and low internal funding costs for green credit. These measures incentivize operating institutions to increase their allocation of green credit.

Additionally, during the reporting period, the Bank revised and issued the *Management Measures for the 'Green Channel' Review Process of Corporate Credit at Bank of Guizhou*, further optimizing the "Green Channel" review process. The updated process incorporates relevant content related to the "Five Key Financial Themes," the "Si Xin" and Si Hua," the "Six Major Industrial Bases," and the "Rich Mine Precision Development" into the "Green Channel" review process.



## II Risks and Opportunities Related to Climate Change

Bank of Guizhou incorporates climate and environmental risks into the annual comprehensive risk management policy framework. Based on the characteristics of the business operations, the Bank conducts assessments and analyses of risks and opportunities related to climate change. Specific response measures are formulated based on different impacts, as detailed in the table below.

	Risk Type	Risk Description	Potential Financial Impact	Time Horizon	Response Measures
Transition Risks	Policy and Legal Risks	Against the backdrop of the "Dual Carbon" goals, national and local governments, as well as regulatory authorities, have successively introduced environment-related standards, regulations, and rules. The policy framework surrounding the "Dual Carbon" goals is continuously improving. In the future, it is anticipated that governments and regulators will increasingly raise requirements for financial institutions in areas such as green finance disclosure. Institutions that fail to timely align with policy directions and transform their businesses may face policy and legal risks, will leading to an increase in the Bank's compliance costs.	Increase in operating costs, decrease in revenue; decline in net profit.	Long-Term	Bank of Guizhou has formulated the "Implementation Plan for Bank of Guizhou's Green Finance Strategic Planning and 'Dual Carbon' Actions (2023-2025)", promoting the coordinated management and business development of green finance.  The Corporate Banking Department/ Green Finance Department serves as the centralized management department for green finance at the Bank. It has established a dedicated green finance team responsible for driving and managing green finance operations. The team also fulfills the responsibilities of reviewing and supervising environmental and social risks, promptly interpreting environment-related standards and policies, and providing recommendations for addressing them.
	Technology Risks	In the process of achieving the "Dual Carbon" goals, traditional high-carbon industries such as power, steel, building materials, non-ferrous metals, chemicals, and papermaking will undergo energy-saving and emission-reduction transformations and develop energy-efficient products and technologies. In the future, if the Bank's staff lack sufficient knowledge of green energy-saving expertise, it may impact the development of the Bank's credit business. Additionally, if credit clients incur extra costs due to their transition or experience revenue declines from delayed transitions, these factors could affect the Bank's earnings. Meanwhile, as the Bank fully explores digital transformation and increases its level of online operations, failure of staff to promptly master relevant technologies may lead to a decline in customer experience and inefficiencies in internal management and operations.	Increase in operating costs, decrease in revenue; decline in net profit.	Medium-term	The Bank actively participates in green finance-themed training programs organized by regulatory authorities, as well as peer exchanges on carbon neutrality initiatives. Through these activities, we gain insights and learn from the observations and practices of regulators and peers regarding relevant transition businesses, helping our staff broaden their horizons and enhance their professional skills. The Bank is continuously increasing its investment in information technology across areas such as green finance, product diversification, and risk management to improve customer experience and internal operational efficiency. At the same time, we are attracting talent in green finance and enhancing the overall quality of our employees.

	Risk Type	Risk Description	Potential Financial Impact	Time Horizon	Response Measures
Transition Risks	Market Risks	In the field of sustainable investment, there is a continuous development where an increasing number of capital market participants and financial consumers are paying closer attention to the impact of climate change on investment assets. This heightened awareness has led to increased demands for relevant green financial products. If the Bank fails to meet the expectations of the capital market and financial consumers regarding our performance in Response to Climate Changes, it could result in a decrease in the investment value of the Bank, insufficient competitiveness of our financial products, and may lead investors to question the Bank's capability in managing environmental risks.	Increased difficulty in financing, leading to higher financing costs.	Medium-term	The Bank actively implements the ESG development philosophy and regularly publishes ESG reports and environmental information disclosure reports to demonstrate to stakeholders the impact of our efforts in fulfilling social responsibilities and Response to Climate Changes.  The Bank has formulated and issued the <i>Guidelines for Green Finance Companies of Bank of Guizhou 2024</i> , which clearly supports areas such as the green and low-carbon transition of energy, the green and low-carbon improvement of industries, and the enhancement of carbon sink capacity. The guidelines also define credit strategies and product policies for green projects in sectors such as eco-tourism, urban public utilities, and agriculture and forestry industries.  In addition, the <i>Green Finance Strategic Plan of Bank of Guizhou (2021-2025)</i> has established an incentive and restraint mechanism linked to business performance. The Bank strictly controls the allocation of credit projects in "two high and one surplus" industries (high pollution, high energy consumption, and overcapacity sectors) and increases financial support for areas such as environmental protection and energy conservation, clean energy, green transportation, and green buildings.
	Reputation Risks	Currently, global climate change issues are receiving significant attention from the public. High-pollution enterprises generally have lower resilience to climate-related risks. If the Bank or our credit clients cause destructive impacts on the climate or environment during operations, it could lead to reputational risks for the Bank.	Increased difficulty in financing, resulting in a decline in net profit.	Short-term	The Bank actively promotes green operations and office practices, regularly collecting energy consumption data from the head office and all branches to monitor operational risks.  We have formulated the <i>Guidelines for Corporate Credit Policies of Bank of Guizhou 2024</i> , which clearly stipulates that all industry clients must strictly adhere to green creditstandards and implement a strict "one-vote veto" system based on environmental impact assessments (EIAs). Clients or projects that fail to meet environmental protection requirements are not eligible for new credit extensions. During the credit approval process, we pay close attention to whether the financing entities have encountered environmental violations, negative environmental news, or other incidents that could affect the company's environmental reputation. Regular compliance checks are also conducted.

Risk Type	Risk Description	Potential Financial Impact	Time Horizon	Response Measures
Physical Risks	Acute Risks  In recent years, the frequency of extreme weather events has been increasing across the country. Events such as typhoons, heavy rain, floods, and heatwaves may lead to the following risks:1.Damage to the Bank's operating offices, data centers, or other infrastructure, affecting business continuity;2.Harm to employees' health and safety, impacting the Bank's business operations;3.Destruction of physical assets such as buildings, affecting the Bank's operating performance;4.Damage to credit clients' business premises, disrupting their operations and reducing their debt repayment capacity.	Rising operating costs and declining revenue; leading to a decrease in net profit.	Short-term	The Bank is progressively improving its climate risk assessment mechanism for credit projects and strictly control the investment of green credit industry. During the reporting period, the Bank conducted environmental risk stress testing for traditional industries, analyzing the impact of carbon price changes on the quality of credit assets.To ensure business continuity, the Bank has implemented a "Two-Site-Three-Center" data backup solution. It also regularly conducts emergency drills and improves contingency plans for unexpected incidents.
	Chronic Risks  Financial losses or operational disruptions caused by chronic natural disasters, such as droughts and changes in rainfall patterns due to prolonged high temperatures, may lead to a decline in the quality of the Bank's credit assets and an increase in operational costs.	Increase in operating costs; resulting in a decline in net profit.	Long-Term	

Opportunity Types	Opportunity Description	Potential Financial Impact	Time Horizon	Response Measures
Opportunity	Resource Efficiency  As low-carbon technologies in fields such as green buildings and new energy become increasingly mature and their applications more widespread, the Bank aims to reduce operating costs by promoting the adoption of energy-saving and emission-reduction technologies across all business premises.	Reduction in Operating Costs	Medium-term	The headquarters building of the Bank is constructed using green materials and equipped with intelligent electricity management systems, intelligent water supply and drainage systems, and intelligent air conditioning systems. These measures demonstrate our commitment to low-carbon operations and support our goal of achieving carbon peak by 2028 and carbon neutrality by 2050.
	Products and Services  In the process of achieving carbon peak and carbon neutrality goals in China, various green and environmental protection industries—considered strategic emerging industries supported by the state—are expected to have significant financing needs. As a practitioner of green finance development in Guizhou Province, Bank of Guizhou is well-positioned to facilitate business transformation by meeting the diverse and personalized green financing needs of industrial and agricultural clients within the province, while generating returns for investors.	Increase in Revenue	Long-Term	The Bank actively explores and promotes innovation in green finance businesses, striving to create distinctive highlights for Bank of Guizhou's green finance brand.  We are increasing innovative services in areas such as the transformation and upgrading of traditional industries, green buildings, and green transportation infrastructure. We are also launching financial products such as carbon finance, green microfinance, and green consumer finance at appropriate times to meet the financing needs of clients within the province.
	Market  The Bank can leverage support from the government and regulatory authorities to develop green finance-related businesses, thereby delivering returns to investors.	Reduction in Operating Costs; Increase in Net Profit	Medium-term	The Bank actively issues green financial bonds to raise funds for supporting green projects, including resource conservation and recycling, clean transportation, pollution control, green upgrades to infrastructure, ecological agriculture and forestry, and sponge city initiatives. These efforts continuously provide new momentum for local green development.  The Bank has successfully obtained qualification as a pilot local financial institution eligible to use carbon reduction tools. We are actively supporting key projects in areas such as clean energy, energy conservation and environmental protection, and carbon reduction technologies, contributing to the achievement of carbon peak and carbon neutrality goals.

II Climate and Environmental Risk Management

The Bank has formulated and issued the *Trial Measures for Managing Environmental, Social, and Governance Risks of Corporate Credit Customers of Bank of Guizhou*, integrating environmental, social, and governance (ESG) management principles into the entire credit management process, including project investigation, review and approval, contract signing, and post-loan inspections. The Bank places greater emphasis on analyzing and addressing environmental risks such as pollution prevention and biodiversity, as well as risk factors related to labor and working conditions, land acquisition, and other areas. This strengthens the ESG risk management of corporate credit customers and guides the entire bank in enhancing its refined ESG management capabilities.

»» Pre-Credit Assessment

**Preliminary Classification** | Investigators classify credit clients into three categories (A, B, and C) based on the potential environmental, social, and governance (ESG) risks they face, combined with their corporate governance risk profile.

**Due Diligence** | Conduct an ESG risk investigation to analyze potential risk points related to the client's environmental, social, and governance aspects. Preliminary due diligence opinions are provided in the investigation report.

**Credit Application** | Embed green finance certification classification into the credit system. Credit applications must undergo classification certification and be submitted to the head office business management department for review and confirmation.

»» Credit Approval

**Credit Review** | Develop compliance document checklists and compliance risk review lists for environmental, social, and governance aspects based on the characteristics of clients in different industries. Review the legality, compliance, safety, and profitability of credit transactions in accordance with relevant laws, regulations, national industry policies, and environmental protection policies. Use the client's ESG risk classification and assessment results as a key basis for formulating differentiated risk control measures. Strictly control "two high and one surplus" industries and implement the "environmental one-vote veto" policy.

**Credit Approval Decision** | Based on the nature and severity of the environmental, social, and governance risks faced by the client, propose specific ESG risk management requirements as appropriate. For clients with serious violations or significant risks in environmental, social, and governance aspects, strictly limit their access to credit and investment.

»» Credit Execution

**Contract Management** | Strengthen ESG risk management by improving contract terms and urging clients to enhance their ESG risk management practices. Include relevant content in contracts based on the preconditions for ESG risk management outlined in the credit resolution, clearly specifying ESG risk management requirements.

**Loan Disbursement Review** | Integrate the client's ESG risk management status into the loan disbursement review process. Focus on verifying whether the preconditions for ESG risk management specified in the credit resolution have been met and ensure that loan contracts and related annexes are compliant and standardized.

»» Post-Loan Management

**Information Collection and Dynamic Monitoring** | Post-loan management personnel should incorporate the collection of information and dynamic analysis of clients’ environmental, social, and governance (ESG) risks into the post-loan management process to effectively enhance the management of ESG risks after credit issuance.

**Internal Control and Assessment** | Establish and improve internal reporting systems for significant ESG risks. When clients encounter major ESG risk events, operating institutions should urge them to take necessary risk mitigation measures and promptly report relevant situations to the Head Office’s Corporate Business Department/Green Finance Department and Risk Management Department. Violations of institutional regulations will be handled in accordance with the *Employee Disciplinary and Violation Handling Measures of Bank of Guizhou* and other relevant provisions.

»» Climate and Environmental Risk Stress Testing

In 2024, the Bank explored climate risk stress testing for the thermal power generation industry. By setting up stress scenarios and stress indicators, we examined potential climate-related environmental risks that the Bank might face and analyzed the impact of changes in clients’ financial data under different climate scenarios on the Bank. The test selected carbon prices and the proportion of free carbon allowances as stress factors. Under the scenario where carbon prices increase annually and free carbon allowances decrease annually, pressure was applied to the carbon-related costs of tested companies in the thermal power industry. Based on changes in relevant financial indicators, a financial statement interrelationship was established, and the companies’ income statements and balance sheets were updated year by year. The test results showed that as companies’ operating costs increased annually, total profits and net profits declined year by year, leading to an increase in the asset-liability ratio. The impact of default risks was primarily reflected in the medium to long term, while there would be no immediate impact on the Bank in the short term.

In the future, the Bank will, based on actual business conditions, appropriately expand the scope of industries covered by climate stress testing, refine stress scenarios and transmission pathways, and improve the accuracy of stress testing. At the same time, we will continue to strengthen the collection of climate risk data and clients’ carbon emission data, enhance the management of high-pollution, high-energy-consumption, and overcapacity industries with significant environmental risks, and continuously increase financial support for green industries to optimize the structure of our credit business.



II Climate and Environment-Related Indicators and Targets

**Energy and Resource Consumption** Energy consumption during the Bank’s operations mainly includes electricity, natural gas, coal gas, and liquefied petroleum gas (LPG) used in office premises, as well as gasoline and diesel consumption for owned vehicles. The energy consumption of the Bank’s business activities during the reporting period is as follows.

Indicator Name	Disclosure Items	Unit	Total
Direct Energy Consumption	Gasoline	L	413,101.43
	Diesel	L	2,871.80
	Natural Gas	M <sup>3</sup>	539,372.08
	Coal Gas	M <sup>3</sup>	2,090.00
	Liquefied Petroleum Gas	Kg	13,001.70
Indirect Energy Consumption	Purchased Electricity	kWh	27,171,423.91
	Purchased Electricity Consumption Intensity	kWh/Person	4,848.58
Total Energy Consumption and Intensity	Total Energy Consumption	kWh	37,232,762.09
	Per Capita Energy Consumption	kWh/Person	6,643.96
	Energy Consumption per Square Meter of Floor Area	kWh/M <sup>2</sup>	121.02
Resource Consumption	Water Consumption	Ton	155,028.41
	Water Consumption Intensity	Ton/Person	27.66
	Paper Consumption	Ton	152.60
	Paper Consumption Intensity	Kg/Person	27.23

**Greenhouse Gas Emissions** The emissions of greenhouse gases and nitrogen oxides and other air pollutants during the reporting period are as follows.

Emissions		
Indicator	Unit	Year 2024
Nitrogen Oxides (NOx) Emissions <sup>1</sup>	Kg	3,199.92
Sulfur Oxides (SOx) Emissions <sup>1</sup>	Kg	6.13
Particulate Matter Emissions <sup>1</sup>	Kg	306.61
Greenhouse Gas Emissions Equivalent (Scope 1) <sup>2</sup>	Tons of CO <sub>2</sub>	2,321.41
Greenhouse Gas Emissions Equivalent (Scope2) <sup>2</sup>	Tons of CO <sub>2</sub>	13,555.82
Greenhouse Gas Emissions Equivalent (Scope 3) <sup>2</sup>	Tons of CO <sub>2</sub>	11,199,566.59
Greenhouse Gas Emissions from Office Paper Consumption	Tons of CO <sub>2</sub>	140.30
Greenhouse Gas Emissions from Employee Business Travel via Transportation	Tons of CO <sub>2</sub>	352.95
Greenhouse Gas Emissions from Employee Business Travel Accommodation	Tons of CO <sub>2</sub>	713.66
Greenhouse Gas Emissions from Investment and Financing Activities	Tons of CO <sub>2</sub>	11,198,476.05
Total Greenhouse Gas Emissions (Scope 1 and Scope 2)	Tons of CO <sub>2</sub>	15,877.23
Per Capita Greenhouse Gas Emission Intensity (Scope 1 and Scope 2)	Tons of CO <sub>2</sub> /Person	2.83
Greenhouse Gas Emission Equivalent per Square Meter of Floor Area (Scope 1 and Scope 2)	Tons of CO <sub>2</sub> /M <sup>2</sup>	0.05

Notes: 1. Refer to Appendix II *Guidelines for Reporting Environmental Key Performance Indicators* of the HKE’s *How to Prepare an Environmental, Social and Governance Report* (updated as of December 31, 2024);  
2. Calculations are based on the requirements of the *Notice of the Guizhou Branch of the People’s Bank of China on Carrying Out Environmental Information Disclosure Work for Financial Institutions in 2024* and the specific environmental information disclosure indicators for financial institutions in Guizhou Province. Scope 3 primarily includes greenhouse gas emissions generated from office paper consumption, employee business travel via transportation, employee business travel accommodation, and investment and financing activities. For detailed data, please refer to the *2024 Environmental Information Disclosure Report of Bank of Guizhou Co., Ltd.*

## Strive to Develop Green Finance

The Bank is committed to advancing the systematic development of green finance. We continuously optimize and improve our systems and mechanisms in six key areas: increasing investment, innovating products, enhancing management, optimizing structure, managing risks, and expanding influence, thereby strengthening our green banking brand. During the reporting period, we formulated and issued the *Implementation Plan of Bank of Guizhou for Advancing Green Finance as a Strategic Priority*, making every effort to deliver on this initiative.

### II Green Credit

#### Green Credit Statistics

The Bank has made it clear that we will vigorously develop green finance, actively supporting the "Ten Major Actions for Carbon Peak," including the green and low-carbon transformation of energy, the green and low-carbon upgrading of industries, and the consolidation and enhancement of carbon sink capacity. We focus on supporting green projects with new technologies and distinctive patents, contributing to the green transformation and development of the local economy and society.



Environmental Benefits of Green Credit

The Bank's green creditallocation has expanded from infrastructure to the real economy, supporting key projects in new chemical industries, green buildings, eco-tourism, forest-based economies and agricultural production, as well as the new energy industrial chain. The customer structure of our green loans has gradually improved, greatly promoting the rapid development of green finance and generating significant positive benefits for both the environment and society.

Environmental Benefits of Green Credit in 2024		
Emission Reduction Indicators	Unit	Total
Annual COD Reduction from Loans	Ton	19,223.36
Annual Ammonia Nitrogen Reduction from Loans	Ton	646.62
Annual Total Nitrogen Reduction from Loans	Ton	734.56
Annual Total Phosphorus Reduction from Loans	Ton	164.83
Annual Standard Coal Savings from Loans	Tons of Standard Coal	42,702.32
Annual CO <sub>2</sub> Emission Reduction from Loans	Ton	702,034.99
Annual SO <sub>2</sub> Emission Reduction from Loans	Ton	1,298.68
Annual NO <sub>x</sub> Emission Reduction from Loans	Ton	66.80
Annual Particulate Matter Reduction from Loans	Ton	0.09

Green Credit Support Policies

During the reporting period, the Bank issued the *Corporate Business Guidelines for Green Finance of Bank of Guizhou 2024*, which clearly supports areas such as the green and low-carbon transformation of energy, the green and low-carbon upgrading of industries, and the consolidation and enhancement of carbon sink capacity. It also outlines credit strategies and product policies for green projects in sectors such as eco-tourism, urban public utilities, and agriculture and forestry industries. Additionally, we revised and issued the *Management Measures for the ‘Green Channel’ Review Process of Corporate Credit at Bank of Guizhou* to further optimize the ‘Green Channel’ review process and strongly support the development of green finance businesses.

The Bank has incorporated the growth of the green credit balance and the increase in the proportion of green loans into the performance evaluation of corporate business lines. We actively leverage the advantages of green credit, including lower economic capital requirements and lower internal funding costs. Supporting policies include: reduced economic capital risk weights for green loans, FTP discounts for green loans, financing linked to "enterprise carbon accounts", sustainability-linked loans, and carbon reduction loans. Special incentives such as dedicated expansion fees for green credit are also provided to encourage operating institutions to increase green credit deployment.

Green Credit Innovative Products

The Bank continues to advance innovation in green finance businesses by developing products such as green loans for land reclamation, forest rights mortgage loans, green building loans, and loans for ecological environment infrastructure. At the same time, we are actively exploring and promoting new financial service models related to carbon emissions and carbon sinks. We have increased the deployment of the "Qian Lin Loans" business model to support local tree species adjustment projects.

As a key element in the sustainable development of modern cities, green transportation not only plays a crucial role in reducing carbon emissions and mitigating the greenhouse effect but also has far-reaching significance in improving air quality, protecting the ecological environment, and enhancing residents' quality of life. During the reporting period, the Bank formulated and issued the *Guidelines for Charging Infrastructure Loan Business of Bank of Guizhou*, actively implementing the "Electric Guizhou" development strategy promoted by the Guizhou Provincial Committee of the CPC and the People's Government of Guizhou Province. We are vigorously advancing loans for charging infrastructure.

Case Focusing on Charging Infrastructure Construction to Support the development of "Electric Guizhou"

The Bank focuses on core areas such as charging infrastructure construction and green travel for new energy vehicles, committed to promoting the high-quality development of green transportation. In 2024, the Bank provided RMB 29.5 million in financing support to a new energy technology company for their *New Energy Charging Infrastructure Construction Project*. This funding was used to build two new energy charging stations and charging parking spaces. Upon completion, the project is expected to reduce carbon emissions by approximately 17,200 tons annually, contributing to local ecological environment management and creating a more livable living environment.



Case Supporting Rail Transit Construction to Promote Green Travel

In 2024, the Bank provided support for the construction of Line 1 and Line 2 of the Guiyang Urban Rail Transit system. This assistance effectively contributed to the development of Guiyang's urban rail transit infrastructure, significantly improving travel convenience and reducing travel costs for residents across districts. Additionally, as rail transit relies on electric traction with high energy efficiency, it can greatly reduce air pollution emissions by replacing other modes of transportation. With its advantages of high efficiency, low energy consumption, and low pollution, rail transit plays a vital role in promoting Guiyang's new urbanization and low-carbon development.



Case Promoting Enterprise Energy-Saving Renovations to Facilitate Low-Carbon Transformation

In 2024, the Bank provided a project loan of RMB 280 million to a new materials company for the construction of its energy-saving renovation project. Upon completion, the project will effectively reduce the energy consumption of electrolytic cell production and improve current efficiency. Additionally, the company has implemented a waste heat recovery system to meet its energy demands, saving approximately 2.3 million kWh of electricity annually. Through clean production upgrades to its flue gas purification and desulfurization system, the company can save approximately 17.51 million kWh of electricity per year. The Bank actively supports construction projects with carbon reduction and other environmental benefits, promoting the green and low-carbon transformation of enterprises.



II Green Bonds

The green bond is an important component of the green finance system, effectively addressing the financing challenges faced by green industries. It plays a significant role in promoting the development of green industries and facilitating the transformation of economic structures.

As of the end of the reporting period, the Bank has cumulatively issued green financial bonds totaling RMB 13 billion. The issuance of green financial bonds is detailed below.

Full Names of Bonds	Bond Abbreviations	Bond Tenor (Years)	Issue Size (100 Million)	Coupon Rate
Bank of Guizhou Co., Ltd. 2018 First Issue Green Financial Bond	18 Bank of Guizhou Green Finance 01	3	30	4.03%
Bank of Guizhou Co., Ltd. 2018 Second Issue Green Financial Bond	18 Bank of Guizhou Green Finance 02	3	20	4.00%
Bank of Guizhou Co., Ltd. 2021 Green Financial Bond	21 Bank of Guizhou Green Bond	3	50	3.45%
Bank of Guizhou Co., Ltd. 2022 Green Financial Bond	22 Bank of Guizhou Green Bond	3	30	3.27%

The proceeds raised from green financial bonds, in compliance with legal and regulatory requirements, are entirely dedicated to supporting business development in the field of green finance. During the tenure of the "21 Bank of Guizhou Green Bond" and "22 Bank of Guizhou Green Bond," a cumulative total of RMB 8.76 billion was disbursed, funding 51 projects across five key sectors: energy conservation and environmental protection industries, clean production industries, clean energy industries, ecological environment industries, and infrastructure upgrading. These efforts have continuously provided new momentum for local green development. As of the end of the reporting period, the outstanding balance of the Bank's green financial bonds totaled RMB 3 billion, with an end-of-period balance of RMB 2.98 billion. All required disclosures regarding the green financial bonds during the reporting period were completed on time.

Looking ahead, the proceeds from green financial bonds will continue to be allocated to green industries such as energy conservation and environmental protection, clean production, clean energy, ecological environment, green infrastructure upgrades, and green services. This will further enhance the Bank's green finance system, reduce financing costs for green projects, and strengthen support for the real economy and green industries. By strategically allocating capital, we aim to guide the transformation of industrial and energy structures toward a green and low-carbon economy.



II Transition Finance

In 2024, with the support of the Guizhou Branch of the People's Bank of China, Bank of Guizhou introduced the "Transition Finance Framework of Bank of Guizhou" and related development plans and management mechanisms for financing classifications. These initiatives focus on serving industries and projects with significant carbon reduction benefits, while providing reasonable and necessary funding support for low-carbon transitions in high-emission or hard-to-abate sectors.

Framework Objectives

The framework aims to promote the scaled development of transition finance, provide accurate and clear standards to avoid "false transitions," and examine the relationship between different categories of credit assets and credit quality.

Development Goals

These include financing support for the transformation and upgrading of traditional pillar industries in Guizhou Province, such as coal and chemical industries, as well as the Bank's own operational transition goals.

Recognition Standards

The framework provides simple and effective criteria for defining transition finance activities. Under the guidance of the Guizhou Branch of the People's Bank of China, Bank of Guizhou has innovated in identifying transition clients and technologies. It has established recognition standards for transition clients based on reductions in corporate carbon emissions or carbon emissions per unit of revenue, making meaningful progress in the innovation of transition finance standards.

Disclosure Requirements

The framework divides transition financing into two stages—application and tenure—and explicitly requires companies to report their transition plans, performance indicators, and other relevant information to the Bank. During the loan tenure, companies must also report on the implementation of their transition plans and the outcomes achieved. Additionally, the Bank regularly discloses updates on the development of transition finance, emphasizing effective supervision to mitigate the risk of "false transitions."

Incentive and Evaluation Measures

The transition finance framework outlines incentive measures to encourage transition finance activities. For example, when clients achieve key performance targets related to their transition, the Bank will moderately reduce their financing costs. This ensures that transition performance is reflected in companies' operational results, thereby enhancing their motivation to transition. Furthermore, the performance of transition finance initiatives is linked to the evaluation of operating institutions, reinforcing the role of "operational guidance."

II Biodiversity Conservation

Guizhou Province is endowed with abundant natural resources and ranks among the top in China for biodiversity. Bank of Guizhou is actively exploring green finance solutions to support biodiversity conservation. We are promoting biodiversity-related loan products, such as the "Forest Rights Mortgage Loan", which establishes a financial mechanism to connect and monetize ecological resources. This initiative reflects our commitment to implementing Xi Jinping's thought on ecological civilization and practicing the concept of "Lucid waters and lush mountains are invaluable assets." Through these efforts, we have contributed financial strength to ecological restoration and biodiversity conservation.



Case Bank-Government Partnership "Greening" the Mountains with Financing

In 2024, a county in Anshun City initiated a forest species restructuring project to accelerate the transformation of low-efficiency woodlands, with a total investment of RMB 138 million. However, the project faced funding shortages for forest land transfers, timber stock acquisition, and supporting infrastructure construction. Upon identifying this financing need, Bank of Guizhou promptly established a dedicated task force to address bottlenecks in the loan approval process. By implementing an innovative "mortgage + guarantee + insurance" financing model, the Bank ultimately granted an RMB 85 million fixed-asset loan collateralized by forest rights, which supports the comprehensive implementation of the forest species restructuring project while promoting the sustainable development of both ecological value and economic value in the region.



# Advancing Green Operations

Bank of Guizhou consistently implements green and low-carbon office initiatives, strictly complying with environmental protection laws and regulations including the *Environmental Protection Law of the People's Republic of China*, the *Water Pollution Prevention and Control Law*, and the *Solid Waste Pollution Prevention and Control Law*. In active response to China's "Dual Carbon" strategy, the Bank has formulated the Bank of Guizhou Carbon Peak and Carbon Neutrality Vision, Targets and Action Plan, aiming to achieve peak carbon emissions by 2028 and carbon neutrality by 2050.

## I Waste Management

The Bank's operational waste primarily includes electronic equipment, such as computers, monitors, printers, ATMs, and self-service terminals, hazardous materials include discarded fluorescent tubes, lead-acid batteries, and harmful consumables, and non-hazardous waste mainly include general office refuse, non-fluorescent bulbs/tubes, and kitchen waste. Through trade-in programs and auction mechanisms, Bank of Guizhou promotes the recycling of electronic devices, with decommissioned equipment being processed by qualified third-party specialists possessing appropriate certifications.

Waste Discharge Profile of Bank of Guizhou During the Reporting Period

Waste Indicators	Disclosure Items	Unit	Total
Hazardous Waste	Discarded fluorescent tubes	Tube	728
	Waste lead-acid batteries	Unit	1,049
	Hazardous consumables	Kg	3,148.81
Non-hazardous Waste	Office waste	Kg	397,272.78
	Bulbs & tubes (non-fluorescent)	Unit	1,143
	Food waste	Ton	24.5

## II Energy Conservation Management

During the reporting period, in accordance with the *Specific Measures for Green Development and Energy Conservation and Consumption Reduction of Bank of Guizhou Building*, *Notice on Further Strengthening Energy Conservation Management of Lighting and Air Conditioning of Bank of Guizhou Building* and the Implementation Plan for Garbage Classification in Bank of Guizhou, the Bank enhanced the business philosophy of "intensive management, cost reduction, quality improvement and efficiency enhancement", rationally designed energy consumption plans, promoted digitalization, intelligence and paperless office, strengthened the training and promotion of green and low-carbon production and lifestyle, and vigorously carried out energy conservation, emission reduction and green efficiency activities, made efforts to reduce consumption of electricity, oil, water and other resources and carbon emissions.



### Water-saving Management

- Establish rules and regulations for water conservation, post signs such as "Conserve Water" in public areas such as restrooms, and advocates water conservation among all staff;
- Strengthen the maintenance and management of water equipment to prevent leakage and long-running water;
- Strengthen the management of water for washing vegetables, dishes and property cleaning in the canteen, and improve the reuse rate of water resources;
- Use free irrigation spray system for greening.



### Energy and Gas Saving

- Establish the power saving management system to standardize the power consumption behaviors, and promote power saving among all staff;
- Control indoor and outdoor light turn-on times to eliminate daytime and long-lasting lights;
- Establish the management mechanism of adjusting the number of working boilers according to the ambient temperature to save gas to the maximum extent;
- Strictly control the use of air conditioning, close the door and window when using air conditioning, and strictly abide by the provisions of *Evaluation Standard for Energy-saving Buildings* for air conditioning temperature setting standards in public buildings;
- Increase the maintenance of equipment to improve the efficiency of equipment use;
- Increase the intensity and frequency of inspections and shut down unnecessary equipment in time.



### Material-saving Management

- Implement paperless office;
- Carry out garbage classification and treatment, master garbage classification methods and handle garbage correctly;
- Carry out publicity activities such as "Empty Plate" and "Civilized Dining", foster the living habits of cherishing food and practicing thrift and opposing waste, and put an end to food waste.
- As a newly developed canteen intelligent system, the WeChat applet of Smart Restaurant was successfully launched, which realized the digital management of the canteen and effectively improved the management efficiency and service quality.



### Green Building Design

- The head office is in the finance center, a landmark building in guizhou province. The building focuses on improving the utilization rate of resources and the office space is built with high standards of environmental protection. The exterior walls adopt the sun-shading and heat-insulating structure and meet the energy-saving standards for air tightness, etc.
- The water supply and drainage is designed in accordance with the standard of 1-star green building;
- Energy-saving equipment is provided for heating, ventilation and air-conditioning (hvac) system, the fans of the cooling towers, the lighting fixtures, the light sources, and the electrical accessories.





# Devoting Efforts to Serving the Entity and Promoting Common Prosperity

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# Contributing to Regional Development

Focusing on the strategic plan of Guizhou Provincial Committee of the CPC and the People's Government of Guizhou Province, the Bank has strengthened its efforts to serve the "Si Xin" and "Si Hua", proactively connecting with the key projects with focusing on the key links and key areas, and providing good support services with comprehensive package service and credit-granting strategies.

## II Empowering the Construction of New Industrialization

The Bank focuses on Guizhou Province's advantageous resources such as coal, phosphorus, aluminum, manganese, etc. around the six major industrial bases in Guizhou Province, and supports the construction of a new national comprehensive energy strategy base. The Bank of Guizhou has set up a leading group for the work of "Fine Exploitation of Rich Mines", convened a conference on supporting the real economy and "Fine Exploitation of Rich Mines", and supported the construction of key projects.



Case Empowering Innovative Enterprises with Financial Factors, Helping Transportation Lightweight Industry Upgrade

Taking an equipment manufacturing company in Guizhou as an example, the company is an innovative small and medium-sized enterprise focusing on new energy vehicles and light alloy materials for transportation, with international advanced equipment and professional team, and is one of the head enterprises of domestic transportation lightweight industry chain. The company combined with the Xingren aluminum industry cluster development planning, planning to build "100,000 tons of annual output of all-aluminum profile integration project", its market prospect is broad. However, the company faced a capital bottleneck due to the large investment in the project's preliminary construction and the shortage of funds for subsequent construction and operation. The Bank deeply understanding the company's industrial chain model, and included upstream and downstream enterprises in the key list. In the end, the Bank approved a credit line of RMB 200 million for the company and fully invested in the project, and provided a working capital loan of RMB 30 million to support its daily operation. The Bank's financial support effectively solved the company's financial problems, helped the company's project construction to advance smoothly, and promoted the development of the local aluminum industry cluster, realizing a win-win situation.



## II Empowering New Urbanization Construction

The Bank followed the *Implementation Plan for New Urbanization in Guizhou Province (2023-2025)* and other policy documents, and formulated supporting credit products such as the *Guaranteed Housing Development Loan of Bank of Guizhou* and other supporting credit products, focusing on the "people-centered" new urbanization development policy initiatives in 2024. Focusing on key projects in urban renewal, transportation and logistics, and water conservancy, the Bank screened and focused on promoting the urban renewal of Taiping Road in Yunyan District, Guizhou Express Logistics Park, and Qingshan Reservoir in Kaili City.



Case Supporting Urban Renewal and Reconstruction Projects to Help Taiping Road Continue its Memories of "Old Guiyang"

Taiping Road is a historic neighborhood in Guiyang City, once the economic and living center of old Guiyang. In 2024, Taiping Road was reopened after 8 months of renovation and upgrading, it has becoming a internet-famous road, integrating history, culture and modern commerce, and becoming a prosperous area of Guiyang's "night economy".

Taiping Road renovation project involves demolition, new construction and business upgrading, project promotion faces financial bottlenecks. The Yunyan Branch of Bank of Guizhou took the initiative to connect with the project at its early stage, actively followed the progress of the project, formulated a credit plan, and ultimately granted a credit of RMB 290 million to the project, which promptly solved the financial problems of the project construction. The project has promoted the upgrading of the urban image, effectively improved the living conditions and living environment of regional residents, perfected infrastructure and public service facilities, and promoted the construction process of new urbanization.





II Empowering Agricultural Modernization

The Bank implements the requirements of the *Guiding Opinions on Financial Support for Comprehensively Promoting Rural Revitalization and Accelerating the Construction of a Strong Agricultural Country* (Yin Fa [2023] No. 97) of the People's Bank of China and other four ministries to provide financial support to key enterprises around the upgrading of Guizhou's agricultural industry and deep processing of agricultural products, as well as Guizhou's "food baskets" bases of Guangdong-Hong Kong-Macao Greater Bay Area. Provide financial support to key enterprises.



# Serving the Real Economy

The Bank regarded supporting the real economy as an important focus, actively connected with the financing docking activities of the provincial government, financial institutions and enterprises, continuously improved the effectiveness of resource allocation and the quality of financial supply services, invigorating local economic and social development, and made every effort to strengthen the foundation of the real economy.



## II Technology Financial Services

Based on the *Working Program on Effectively Addressing the Task of Science and Technology Finance* jointly issued by the People's Bank of China and other six departments, the Bank accelerated the improvement of the service mechanism for supporting technology and finance, and supported the development of science and technology enterprises from special product innovation, differentiated credit rating evaluation, the construction of science and technology branches, and the green channel for business declaration, so as to effectively improve the quality and efficiency of service for technology and finance.

### »» Introduction of Specialized Support Policies

- Favorable cost of funds:** The internal fund transfer pricing (FTP) of science and technology financial loans is moderately adjusted downward to reduce the cost of funds.
- Favorable credit policy:** Science and technology financial loans are not subject to industry and customer policy restrictions and are directly categorized as actively supported.
- Client access liberalization:** Moderate reduction of client access thresholds in the field of science and technology finance, and downward adjustment of internal credit rating requirements to enhance client acquisition capacity for science and technology finance enterprises.
- Risk management differentiation:** increase the tolerance of non-performing loans for science and technology-based small and micro-enterprises, and improve the enthusiasm for science and technology financial loans.
- Credit rating support:** The "science and technology financial enterprises" rating adjustment items are added, and the Bank of Guizhou's science and technology financial differentiated assessment score sheet is formulated to highlight the differentiated rating support.

### »» Innovative Financial Products

In 2024, the Bank launched a new product, "Technology Innovation Loan", which is tailor-made for technology enterprises to support their daily production, business turnover, scientific and technological research and development, and achievement transformation and other reasonable expenses, so as to effectively improve the quality and efficiency of financial services in the field of science and technology innovation.

### Case Financial Support for the "Core" Development of Technology-driven Enterprises

A certain electronics technology company in Guizhou specializes in the research, production, and sales of soft ferrite magnetic cores. After several years of growth, the company's business has expanded steadily. In 2023, it was successfully recognized as a National High-tech Enterprise, holding over 15 technical patents and becoming the largest manufacturer of ferrite magnetic materials in Southwest China. As the market continues to grow, the company faced a significant challenge in its development due to insufficient working capital. Upon learning about the company's funding gap, the business department of the Bank's Qiandongnan branch swiftly formed a credit team. After several on-site visits and data collection, the team thoroughly understood the company's market and sales conditions, developed a tailored credit plan, and established a green channel. Within just one week, we successfully issued a working capital loan of RMB 10 million, supporting the company in increasing product research and development, further upgrading and expanding production lines, and achieving a new breakthrough in production capacity. The Bank actively leverages the power of fintech to explore financial pathways supporting technological innovation. We continue to optimize and improve financial services for tech-driven enterprises, directing more credit support towards technological innovation, digital transformation, and other key areas, contributing to the high-quality development of the local economy.



## II Supply Chain Financial Services

The Bank always attaches great importance to supporting the optimization and upgrading of the industrial chain and supply chain, committed to improving the quality and efficiency of supply chain financial products and services. We developed on-line supply chain financial products such as "Gui e-Credit" and "Pharmaceutical Procurement Loan" with data as the factor, platform as the carrier and technology as the driving force, relying on the industrial chain of core enterprises. An integrated system of core enterprises and upstream and downstream was built to effectively promote the coordinated development of the "eco chain" of core enterprises.



### Supply Chain Scenario Financial Products

The Bank builds an intelligent supply chain financial ecosystem with data credit as a link, deeply integrating financial services into industry chain transaction scenarios and building a digital bridge between the demand side of the industry and the supply side of funds. The Bank launched self-service, online and intelligent supply chain financial services for liquor dealers, through the "Internet+" model of "Industry+Digital+Finance", and provided online financing services for dealers through direct system connection and data sharing.

### During the reporting period

Total of rmb **1.25** Billion bank acceptance bills were issued for **98** dealers, and rmb **845** million of online discounting was handled, effectively solving the industry chain's capital turnover problems and promoting the quality and upgrading of the core enterprise's production and financing ecosystem.

Supply Chain System Building

The Bank has been continuously committed to the optimization and upgrading of the supply chain financial system, and completed the online transformation of the "Gui e-Credit" business of our supply chain financial products. The functions of online contract signing, automatic verification of trade background, intelligent inspection of risk control rules and automatic registration of accounts receivable have been realized by using digital technologies such as electronic signature, OCR intelligent identification and big data processing, which effectively improved the business handling efficiency and customer experience.

During the reporting period

Through the supply chain financial platform

1,775 core enterprises issued

Among them

1,557 transactions

Handled for suppliers in the upstream of the industrial chain

Amounting

11.18 billion

Amounting

9.36 billion



II Pension Financial Service

The Bank thoroughly implemented the requirements of the Central Financial Work Conference on "Pension Finance", we fully implement the requirements of the *Guiding Opinions on Further Enhancing the Elderly-Friendliness of Financial Services*, enrich aging products and services, and increase support for the pension industry. In 2024, the Bank established cooperation with Taikang Group, Guiyang Industrial and Commercial Nursing Group and Guiyang Nursing Group in information sharing. Obtain the list of key projects such as *Statistics of Financing Demand of Pension Projects in Guizhou Province* from the competent authorities, select the best and then send to the branches, and follow up the progress of the projects. During the reporting period, a total of RMB 160 million of credit was supported in the list of projects.

Case Bank of Guizhou Helps Construction of Comprehensive Nursing Service Center with Its Financial Advantages

In 2024, the Bank granted a credit of RMB30 million to support the construction project of a comprehensive nursing service center, which has been fully invested. The project will be based on the management concepts of health and vitality, culture and art, holistic care, and technological innovation, and will satisfy the four core needs of the elderly, namely, "socialization, vitality, health, and spiritual belonging", adhere to the people-centered approach, and through multidisciplinary collaboration and integration of social resources from various parties, it will set up and improve the system of long-term care services, post-surgical rehabilitation, gerontological social worker services, and volunteer services, so as to provide multifaceted and efficient services to the elderly in the community, truly realizing holistic care and full service for the elderly in the community, and becoming a benchmark elderly care institution that understands the elderly best.



II Cross-border Financial Services

The Bank continued to expand the application of cross-border RMB business, actively promoted the use of cross-border RMB to import bulk commodities, and used RMB to settle the profit distribution of Hong Kong stocks. The current account RMB receipts and payments increased rapidly.

During the reporting period

The bank handled cross-border

341 million

Increase over the beginning of the year ↑

43 million

With an increase ↑

14.26%

The proportion of cross-border RMB settlement under current account and direct investment was

41.86%

The proportion of settlement under trade in goods was

26.20%

Breaks down business metrics and sorts out client lists

At the beginning of 2024, the Bank broke down the assessment tasks of international settlement and cross-border RMB to each branch, which were incorporated into the internal control and case prevention assessment system to solidify the responsibilities. At the same time, the Head Office sorts out the list of key target customers, divided the responsible persons by region, kept a close eye on the settlement of key customers, tapped the potential of the stock of customers, and increased the expansion of new customers.

Strengthening peer-to-peer construction and deepening offshore cooperation

The Bank continues to expand the scope of its international banking circle. Following the establishment of SWIFT (Society for Worldwide Interbank Financial Telecommunications) partnership with BOC Hong Kong and Industrial Bank of China Hong Kong Branch, the Bank has been actively liaising with Development Bank of Singapore and CITIC Bank Singapore Branch to establish SWIFT relationship to realize the direct issuance of letters of credit to ASEAN countries, which reduces the intermediary links in the international business of customers and improves the efficiency of international settlement.

Case The Bank's First Cross-border RMB Payment Benefit

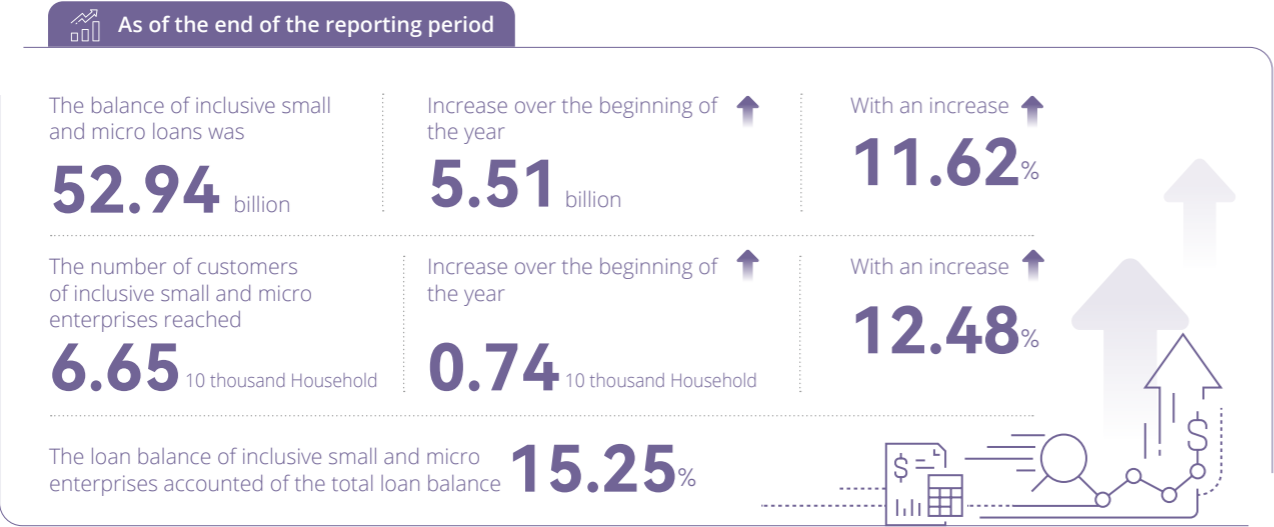
In 2024, the Bank made a breakthrough in the promotion of cross-border RMB business, and paid dividends of RMB35,764,100 to overseas shareholders for key coal enterprises in Guizhou Province. This customer is a foreign-invested enterprise. In the past, its annual dividend payment was made by purchasing foreign exchange in Hong Kong dollars every year. After a thorough understanding of its ownership structure, the Bank tailored a "One Policy for One Enterprise" service plan for them in combination with dividend payment methods, and used cross-border RMB to pay dividends to overseas shareholders. This initiative not only prevents enterprises from purchasing foreign exchange and avoids exchange rate risks, but also reduces the position intermediary bank, improves payment efficiency and shortens the time of funds in transit because of the use of RMB for payment. At the same time, this business not only broadens the Bank's cross-border RMB use scenarios, but also provides a significant meaningful practical case for the Bank to promote market participants to pay overseas dividends and bonuses in cross-border RMB in Guizhou province, and also lays a solid foundation for the subsequent business reserves.

# Development of Inclusive Finance

The Bank resolutely implemented the decision-making arrangements made by the CPC Central Committee and the State Council, deepened the spirit of the Central Financial Work Conference, fully implemented the requirements of the *State Council's Implementation Opinions on Promoting High-quality Development in Inclusive Finance*, we will promote inclusive finance as a practical tool to practice the political and people-oriented nature of financial work, and continue to exert our efforts in innovating financing products, optimizing credit processes and risk control capabilities, so as to fully improve the service quality of inclusive finance and boost inclusive finance to help small and micro enterprises develop with high quality.

## II Support Small and Micro Enterprises

Bearing in mind the financial mission, we focused on providing appropriate and effective financial services to all orders of society and groups in need of financial services, enhanced our comprehensive service capabilities of small and micro retail customers and rural customers, and effectively promoted the establishment of a multi-level, wide-coverage and inclusive financial system with the characteristics of Bank of Guizhou.



**Promote the implementation of coordination mechanism**

We actively implemented the requirements of the National Development and Reform Commission and National Financial Regulatory Administration on establishing and improving the financing coordination mechanism for supporting small and micro enterprises. In 2024, the Bank formulated and issued the *Implementation Plan for Bank of Guizhou to Implement the Financing Coordination Mechanism for Supporting Small and Micro Enterprises* and the *Operation Manual for Bank of Guizhou to Support Small and Micro Enterprises*, so as to accelerate the formation of a working pattern of departmental coordination and linkage between government, banks and enterprises to jointly solve the financing problems of small and micro enterprises. Since the work related to the coordination mechanism of micro-finance has been carried out, the head office and branches and the management banks have set up a total of 105 dedicated working groups, effectively achieving full coverage of the three-level working groups of the head office and branches, cities, counties and districts.



### Case Introducing Financial Media to Help Small and Micro Enterprises

Take a pipe products company as example, it is mainly engaged in the manufacture of mine gas products. 10 years ago, the development of the company was limited due to market reasons. In recent years, Liupanshui Branch of the Bank has implemented the decision-making arrangements of the state to support the development of small and micro enterprises, set up two-level dedicated working groups for branches, built product systems and optimized credit approval channels. Through the activity of "Thousands of Enterprises and Households Outreach", we will actively meet the needs of enterprises and tailor the financing plan. In response to the company's liquidity demand, the Bank quickly approved a credit line of RMB 10 million and realized the capital investment. At the same time, it reduced the financing cost of the company by reducing fees and interests. With the support of Liupanshui Branch of Bank of Guizhou, the company has gradually grown into a "specialized and innovative" small and medium-sized enterprise and AAA credit enterprise in Guizhou Province.



### Create product portfolio

The Bank continued to promote the construction of green service channels, and accelerated the optimization of loan application process, so that customers can quickly apply for "Settlement Loan", "Tax Easy Loan", "Tobacco Merchant Loan" and "Fast Business Loan", effectively improving service efficiency and convenience. At the same time, we will actively give full play to the advantages of special products and services such as "Sloway Guizhou" and "HeriVive" and increase support for the development of tourism, homestay and intangible cultural heritage industries in Guizhou.

### Strengthen team building

We have continuously improved the management mechanism of customer managers, defined the post responsibilities and requirements of competence and quality, established fair competition evaluation procedures, and standardized the management rules of customer managers' appoint, quit and daily behavior. At the same time, improve the training system for employees, take risk control as the theme, adopt the "online+offline" and "head office+branch" teaching mode, and combine the "1+N" mentoring and practical training to help customer managers master the knowledge and risk culture of microfinance, improve the professional ability of employees, and effectively establish a correct outlook on performance and values.

II Helping Rural Revitalization

Focusing on the major strategy of financial assistance to rural revitalization, the Bank fully implemented the requirements of the *Notice on the Special Action of Learning and Applying the Experience of "Project of Visiting Thousands of Enterprises" to Strengthen Financial Support for Rural Comprehensive Revitalization* jointly issued by the People's Bank of China and other four ministries, focused on promoting the business of benefiting farmers, improving quality and efficiency, and consolidating the base of "Agriculture, Rural Areas, and Farmers", and guided more financial resources to be allocated to key areas and links of rural revitalization by improving service mechanisms, customizing service plans and issuing special financial bonds, so as to fully boost agricultural power.



# Optimizing Financial Services

The Bank insists on taking customers as the center and continuously optimizes financial services. Accelerate the development of digital finance, build an online service platform, optimize the layout of outlets, promote intelligent and scene-based transformation, and provide customers with more convenient, efficient and safe financial services.

## II Developing Digital Finance

Guided by the *Action Plan for Promoting the High-quality Development of Digital Finance* jointly issued by the People's Bank of China and other six departments, the Bank vigorously promotes the deep integration of business, data and technology, builds a new model of digital finance with adhering to the connotation and objectives of the transformation and development of business drove by data elements and digital technology, accelerates the digital transformation in the fields of product innovation, capacity building and customer service, lays a solid foundation for the development of digital finance, and promotes the service quality and efficiency of the "Five Key Financial Themes" with digital technology empowerment.



### Establish and Improve the Mechanism System

The Bank further improved the top-level structure of data governance, promoted the establishment of a Data Management Committee, formulated and issued 11 systems and standards, such as *Measures for Data Security Management*, *Measures for Requirements Management* and *UAT Testing Management*, reconstructed the requirements engineering management mechanism, integrated data management and operation, optimized the product management mechanism, and consolidated the foundation of transformation to protect the development of digital finance.



### Digital Empowerment Business Model Innovation

The Bank adheres to the customer-centered digital transformation, drives new businesses, new products and new services through digitalization and intelligence, and continuously enriches the full-scenario and full-link digital ecosystem of financial services. It helps the dealers' procurement financing business built by well-known liquor enterprises in Guizhou to quickly implement, and realize the safe and efficient circulation of business information flow and capital flow and form a closed loop. The launch of "Tea Leaf Trading Platform" has provided unified management for tea merchants and farmers, and digital management of the whole chain from tea picking, price evaluation to transaction settlement, laying a good foundation for digital demonstration of tea industry. The second phase of Pharmaceutical Procurement Loans was put into production, which eliminated the technical obstacles of product promotion throughout the industry and broadened the service coverage to the whole province.

### Case The Bank Appeared at the 2024 Digital Expo

In August, 2024, China International Big Data Industry Expo opened in Guiyang. The Bank participated in the exhibition with the theme of "Digital Empowering Finance, Financial Convenient Life" to show its achievements in digital transformation.

Digital transformation has significantly improved the convenience, intelligence and security of financial services, and brought new energy into the high-quality development of local economy and society. In the future, the Bank will continue to deepen the digital transformation, and contribute "digital and intelligence" to meet the needs of customers and the high-quality economic development of Guizhou.



### Intelligent Transformation of Hall

The Bank has fully promoted the intelligentization of halls and greatly enhanced its service efficiency. With the launch of hall intelligent equipment in 211 outlets of the Bank, the business volume of intelligent equipment increased steadily, and the business replacement rate reached 81.38%, which played an important role in improving customer experience, releasing human resources and improving business efficiency. A series of intelligent devices and systems, such as intelligent teller machines, online booking and calling system, multimedia advertising screens, and PAD in the halls of outlets, are introduced to provide customers with more convenient and efficient financial services through scientific and technological means. The smart counters has been promoted, realize self-service handling of 32 personal businesses such as opening account and contract signing, and improve service efficiency and customer experience.





# Dedicated to Social Contribution, Committed to a Harmonious Society

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# Create a Harmonious Workplace

The Bank of Guizhou attaches great importance to the protection of employees' rights and interests, makes every effort to create a high-quality working environment, optimizes employees' career development channels, advocates the concept of healthy living, promotes employees' communication and cooperation through colorful cultural activities, and strives to build a fair, just, harmonious and healthy working atmosphere.

## II Employee Rights and Interests Protection

The Bank strictly abides by national laws and regulations such as the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China* and the *Provisions on Prohibition of Child Labor*, establishes and improves an institutional system in line with the Bank's talent work objectives and employment standard management, constantly improves the working mechanism of employee recruitment, training, promotion and performance appraisal, and effectively protects the legitimate rights of all employees.

In 2024, the Bank revised and issued the *Measures for the Management of Employment in Bank of Guizhou*, and other systems to further standardize the employment management of institutions at all levels in Bank of Guizhou and continuously improve the efficiency of employment management. It also strictly abide by labor security laws and regulations, sign labor contracts with all employees in accordance with the law, pay salaries in full and on time, pay social insurance and housing provident fund, implement the paid annual leave system, and continuously build harmonious and stable labor relations.

### »» Equal Employment

The Bank thoroughly implemented the decision-making arrangements of the CPC Central Committee, the State Council, the provincial party committee and the provincial government to stabilize employment and ensure employment, conscientiously implement the *Guiding Opinions on Standardizing Personnel Recruitment (Engaged) in Provincial-administered Enterprises (Trial)*, study and formulate the *Implementation Measures for Personnel Recruitment (Engaged) in Bank of Guizhou*, clarify the recruitment process of open recruitment, internal selection, talent introduction and business transfer, and improve the open, equal, competitive and merit-based personnel recruitment (engaged) mechanism. In-depth implementation of the *Guiding Opinions on Optimizing and Integrating the Plan of Introducing Million Talents in Guizhou Province*, research and release the announcement of introducing high-level talents, complete the target of introducing high-level talents to Directional Selected Graduates and spring recruitment, and gradually introduce about 200 professionals in marketing, information technology and other fields, with a labor contract signing rate of 100%, thus providing talent guarantee for the high-quality development of the Bank.

### Employee Distribution

Type	Indicator	Data for 2024 (persons)	Data for 2024 (%)
Gender distribution	Male	2,764	49.32
	Female	2,840	50.68
Age distribution	30 and below	1,562	27.87
	31 to 40	2,368	42.26
	41 to 50	931	16.61
	Above 51	743	13.26
Regional distribution	Head Office	924	16.49
	Guiyang branches	1,069	19.08
	Branches outside Guiyang	3,611	64.43
Education	Master degree or above	416	7.42
	Bachelor degree	4,588	81.87
	Other qualifications	600	10.71

### Employee Turnover Rate

Type	Indicator	Data for 2024 (%)
Gender distribution	Male	0.90
	Female	0.47
Age distribution	30 and below	0.58
	31 to 40	0.53
	41 to 50	0.21
	Above 51	0.05
Regional distribution	Head Office	0.19
	Guiyang branches	0.28
	Branches outside Guiyang	0.90

### Diversity and Inclusion

Employees are treated equally based on their abilities and qualifications, ensuring that workers of different genders, ages, nationalities, family background and social origins can enjoy equal rights in recruitment, remuneration and benefits, training and promotion, supporting the equal development of employees with different cultural backgrounds at work, actively creating a diversified working environment and promoting inclusiveness and multiculturalism.

As at the end of the reporting period

The bank had employees of ethnic minorities

1,967 persons

Accounting

35.10%

### »» Remuneration and Benefits

The Bank continuously improved its salary and welfare management mechanism, studied and formulated the *Salary Management Measures of Bank of Guizhou* and the *Measures on the Management of Allowances, Subsidies and Benefits of Bank of Guizhou*, further standardized the order of subsidies, welfare management and income distribution, and continuously improved the salary incentive mechanism that stimulated innovation, guided knowledge value, standardized and effective management, and guaranteed incentives. It actively builds a multi-level medical security system, optimize and improve the supplementary medical insurance mechanism, and continuously improve the comprehensive security capability.



>>> Employee Communication

When we formulate rules and regulations closely related to employees' vital interests, such as employment management, professional rank evaluation and salary management, they will be submitted to the workers' congress for voting, we fully listens to the opinions of employees' representatives, and effectively protects employees' right to know, participate, express and supervise.

In 2024, the Bank organized three workers' congresses, and deliberated and adopted a number of rules and regulations closely related to the interests of employees, such as the *Measures for the Administration of Professional Ranks of Bank of Guizhou* and the *Measures for the Administration of Subsidies and Welfare of Bank of Guizhou*, giving full play to the role of employees in participating in and supervising enterprise management, and promoting the high-quality development of enterprise democratic management. In June, 2024, the first employee representative meeting of the third session of Bank of Guizhou and the third member representative meeting of the trade union of Bank of Guizhou were held, which guaranteed the rights and interests of employees to exercise democratic participation, democratic management and democratic supervision, and was of great significance for enhancing the cohesion and function effectiveness of trade unions.



II Employee Development and Training

The Bank has thoroughly implemented the strategy of forcing talents in the new era, provided clear development plans and growth paths, provided fair opportunities and conditions for employees' development, scientifically evaluated employees' abilities and qualities, completed professional rank evaluation in an orderly manner, and guided branches to implement professional rank evaluation; Encourage employees to create more value for the Bank, provide cross-functional and cross-departmental job opportunities for employees, and meet the needs of employees' career development.

>>> Employee Development

• Focus on improving the talent development mechanism

The Bank has implemented the strategy of forcing talents in the new era with adhering to the strategic position of talents leading development, made great efforts to strengthen the planning of talent work system, earnestly deepened the reform of talent development system and mechanism, comprehensively trained and used talents, and strived to build a team of financial talents with high purity, professionalism and highly function. In 2024, we studied and formulated the *Talent Development Work Plan of the CPC Bank of Guizhou Committee for 2024-2027* and the *Key Points of Talent Work of the CPC Bank of Guizhou Committee for 2024*, etc., refined the objectives, tasks and specific measures of talent work, and made efforts to strengthen the forward-looking thinking, overall planning, strategic layout and overall promotion of talent work.

• Focus on providing talent development paths

In 2024, the Bank revised and issued the *Measures for the Management of Professional Ranks in Bank of Guizhou*, further optimized the professional rank evaluation process, improved the talent evaluation mechanism, completed the professional rank evaluation in an orderly manner, and continuously providing paths for talent growth. To study and formulate the *Appraisal Scheme for Internal Trainers of Bank of Guizhou*, earnestly carry out the selection of internal trainers, and carry out special training for 106 selected internal trainers to promote the improvement of teaching level and curriculum development ability.

>>> Employee Training

The Bank conducted in-depth research on education and training and certificates-holding examinations, formulated annual plans for education and training and certificates-holding examinations, organized and promoted more than 2,600 trainings on marketing, compliance, digital transformation and improvement of performance ability, conducted 23 certificates-holding examinations, and more than 4,700 employees obtained certificates, thus continuously improving the comprehensive quality and professional ability of the talent team.

We continue to build the brand of "Spark Program" training, innovate teaching methods and establish a multi-dimensional evaluation system, and effectively enhance the training effect and attractiveness of new employees.



▲ 2024 Spark Program New Employee Induction Training

We formulate and issue the *Management Measures for Online Learning Platform of Bank of Guizhou*, launch more than 20 online learning courses such as Party and Government classes and product marketing, promote the informationization and digitalization of education and training, and continuously improve the self-learning awareness of cadres and workers.

We also deepen labor and skill competition and cultivate professional "Artisan Spirit". In 2024, the Bank held business skill knowledge competition, fund marketing top talent training competition and other activities, and trained a number of outstanding business backbones.



▲ Business Skills Knowledge Competition with the theme of "Striving for Youth, Creating a New Chapter for Operation"

During the reporting period

The number of employee training programs was

1,079 cases

Held more than trainings

2,658 cases

The total investment in training

8.50 million

Staff training reached

97,552 person-time

Staff training coverage rate reached

99.45%



Employee Training Statistics

Type	Indicator	Average training duration in 2024 (hour/person)	Training coverage in 2024 (%)
Gender distribution	Male	92.39	99.15
	Female	87.42	99.75
Employee category	Senior management	207.09	100.00
	Middle management	116.47	97.73
	Grassroots employees	89.00	97.67

II Employee Health and Safety

Bank of Guizhou continuously improves measures to safeguard employee health, fostering a work and living environment that promotes physical and mental well-being and a positive outlook. We conduct knowledge lectures such as "Workplace Mental Energy" and "Family Values and Education", and organize all employees to attend occupational health lectures with the theme of "Prevention First, Life Above All", ensuring the physical and mental health of our employees.



▲ Lectures on Mental Health and Stress Management



▲ Conducting Lectures on Family Values and Education

In accordance with the spirit of the *Guizhou Provincial Federation of Trade Unions' Employee Medical Mutual Aid Program Implementation Plan*, the Bank has actively organized grassroots trade unions to carry out employee medical mutual aid activities. As of now, all grassroots trade unions across the Bank have applied for medical mutual aid for 4,339 employees. In 2024, a total of 363 mutual aid claims were applied for, amounting to RMB 654,600.



▲ Presentation of medical assistance activities for employees

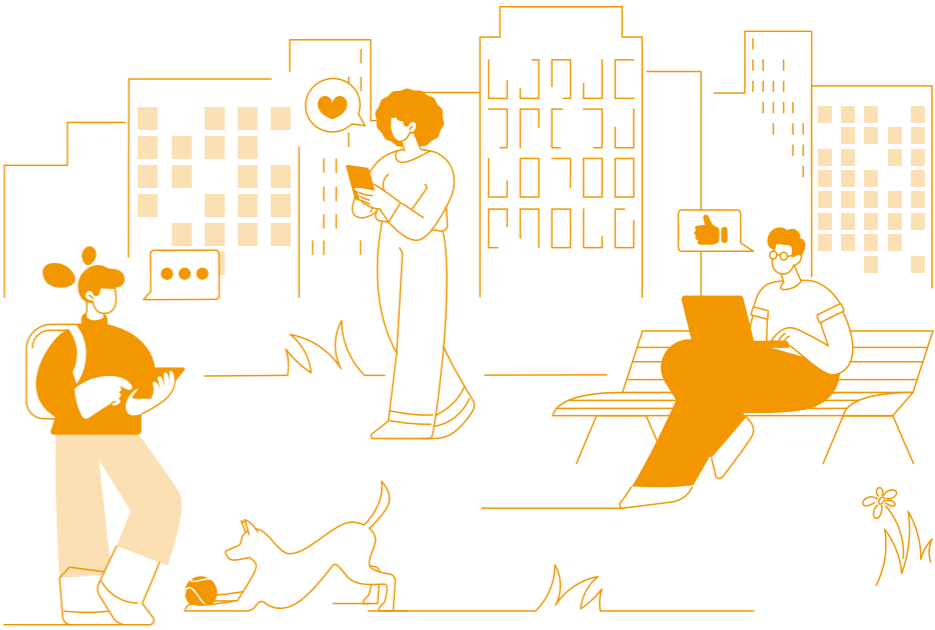
The Bank strictly complies with laws and regulations such as the *Work Safety Law of the People's Republic of China* and the *Fire Protection Law of the People's Republic of China* to ensure effective implementation of workplace safety. During the reporting period, we organized activities such as "Work Safety Month" and "Everyone Talks About Work Safety," where we gathered employees' opinions and suggestions on workplace safety. We also watched promotional videos and educational warning films on work safety to educate and guide employees in firmly establishing the business philosophy of "Safety First".



▲ Fire Safety Emergency Drills



▲ Anti-Terrorism and Anti-Violence Emergency Response Practical Drills



### >>> Caring for Employees' Lives

Bank of Guizhou advocates for a balance between work and life, showing concern for employees' health and family harmony. We ensure the implementation of birthday greetings for employees and the distribution of holiday benefits, creating a safe, positive, and warm working environment.



▲ 2024 Employee Table Tennis Competition



▲ Bank of Guizhou 10th Anniversary Basketball League



▲ 2024 Employee Badminton Championship

During the reporting period, the Bank organized a variety of cultural, sports, and social activities for employees. We ensured the implementation of employee birthday greetings and holiday welfare distribution, guiding staff and management to pursue a healthy lifestyle, focus on physical fitness and mental well-being, and enrich the extracurricular cultural lives of young employees. These efforts showcased the positive and upward spirit of Bank of Guizhou employees in the new era.

We carried out the "Care for Female Employees" initiative, which included legal awareness campaigns for female employees, outdoor excursions for International Women's Day, lectures on women's mental health and stress management, and thematic activities such as "Spiritual Aesthetics—Mandala Painting Experience". These efforts comprehensively upheld the lawful rights and interests of female employees while promoting their physical and mental well-being.



▲ Bank of Guizhou 2024 Employee Sports Games



▲ International Women's Day "Spring Warmth" Care Initiative



▲ 2024 "Union Cool Summer - Heat Prevention & Wellness" Campaign

# Improve Customer Experience

Bank of Guizhou remains committed to safeguarding consumers' legitimate rights and interests as its core mission, continuously elevating its people-centric financial services. We are driving high-quality development in financial consumer protection through progressive service standard upgrades, systematic customer satisfaction surveys, pioneering "age-friendly" model branch initiatives, and rigorous customer privacy and data security protections

## II Consumer Rights and Interests Protection

In strict compliance with *Civil Code of the People's Republic of China*, *Law on the Protection of Consumer Rights and Interests*, and *Personal Information Protection Law*, Bank of Guizhou has established a comprehensive consumer protection mechanism achieving full horizontal coverage and vertical penetration, solidifying our brand promise as "The Warmheated Bank".

### »» Consumer Rights and Interests Protection

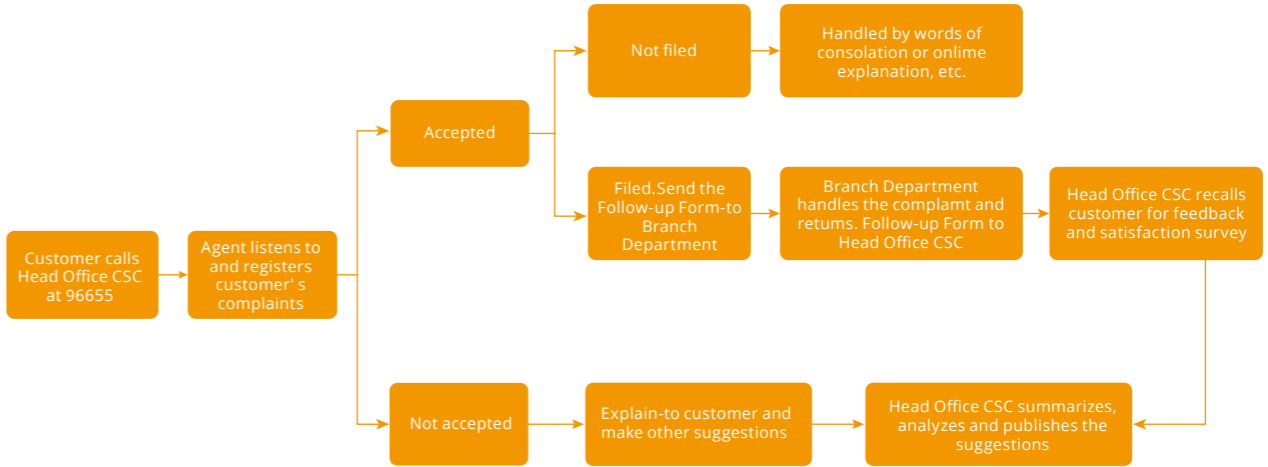
The Bank continuously strengthens and improves the mechanism for protecting consumer rights. The Board of Directors has established the ESG and Consumer Rights and Interests Protection Management Committee, which is responsible for formulating the strategy, policies, and goals of consumer rights protection. A Consumer Rights Protection Leadership Group, led by the Bank President, has also been formed. We have developed the Bank of Guizhou Consumer Rights and Interest Protection Management Measures, which serves as the overarching framework for consumer rights and interests protection. Additionally, we have implemented a series of systems and mechanisms, including: A review system and mechanism for consumer rights and interests protection in products and services; A management system for consumer rights protection with partner institutions; An appropriateness management system; A marketing and promotional behavior management system and a traceability management mechanism for sales activities. These measures comprehensively advance the implementation of consumer rights protection work.

The Bank emphasizes team building by providing specialized training to various groups, including senior and middle management, consumer protection specialists, all staff members, and newly hired employees. The training curriculum covers topics such as: Interpretation of new policy trends; Consumer protection reviews; Compliance in marketing and promotion; Appropriateness management mechanisms. Traceability management of sales activities; Information disclosure mechanisms; Consumer personal protection mechanisms; Partner institution management mechanisms; Financial knowledge education and publicity; Consumer complaint management and Mechanisms for resolving disputes through diversified means. During the reporting period, the Head Office conducted specialized consumer protection training for 6,186 participants across all levels,this ensured full coverage of all personnel required to participate in consumer protection training.

The Bank strictly enforces the performance evaluation mechanism for consumer rights protection. Quarterly assessments are conducted for all branches. We have formulated the *Bank of Guizhou 2024 High-Quality Development Performance Evaluation Measures for Consumer Rights and Interests Protection* and the *Bank of Guizhou Consumer Rights and Interests Protection Work Assessment Measures*. These measures further strengthen the evaluation process, standardizing consumer protection practices across relevant departments at the head office, as well as all branches and sub-branches. Our efforts focus on enhancing the overall capacity of the Bank in consumer rights and interests protection.

### »» Optimizing Complaint Management

In 2024, Bank of Guizhou organized the revision of the Bank of Guizhou Customer Complaint Handling Procedures. Starting from institutional mechanisms, we promoted the standardized construction of complaint handling and strengthened supervision and management of complaints. We enhanced complaint process management by establishing a communication mechanism for complaint work orders. Additionally, we strictly implemented the new standards for classifying financial consumer complaints, advancing the refinement and standardization of complaint handling processes.



The Bank continuously improves the mechanism for mediating consumer complaint disputes, providing assurance for the effective resolution of financial consumption disputes and the protection of the legitimate rights and interests of both consumers and financial institutions. During the reporting period, the Bank handled a total of 998 customer complaints, representing a decrease of 87 complaints compared to 2023.

Complaint Overview		Number (Cases)	Percentage
Region	Head Office	411	41.18%
	Guiyang	155	15.53%
	Zunyi	175	17.54%
	Liupanshui	53	5.31%
	Bijie	44	4.41%
	Anshun	56	5.61%
	Buyi and Miao Autonomous Prefecture of QianNan	22	2.20%
	Tongren	25	2.51%
	Qiandongnan Miao and Dong Autonomous Prefecture	33	3.31%
	Southwest Guizhou Autonomous Prefecture	24	2.40%

The Bank is committed to fostering a harmonious and healthy financial consumption environment by ensuring smooth channels for complaint acceptance, providing customers with more convenient and efficient service experiences. All business outlets under our jurisdiction publicly display various complaint channels. The 96655 customer service hotline features a 24/7 "Complaints and Suggestions" menu, while the mobile banking and WeChat banking platforms have introduced a "Complaint Feedback" function module. Additionally, a dedicated complaint feedback email tsfk@bgzchina.com has been activated to address customer opinions. These measures provide all our customers with more comprehensive and smoother channels for expressing their concerns and safeguarding their rights. By monitoring public sentiment across multiple channels, we are able to enhance the overall quality and effectiveness of our complaint management work.

Channels for Customer Complaints	
Customer Complaint Phone	96655 ext. 4
Customer Complaint Website	www.bgzchina.com
Customer Complaint Email	tsfk@bgzchina.com
Mailing Address for Complaints	No. 9 Yongchang Road, Financial City, Guanshanhu District, Guiyang City, Guizhou Province, Main Office Building of Bank of Guizhou
Postal Code	550081
People's Bank of China Financial Consumer Rights and Interests Protection Consultation and Complaint Hotline	12363
Banking and Insurance Consumer Hotline	12378

## II Elder-Friendly Services

In November 2024, the National Financial Regulatory Administration issued the *Guiding Opinions on Further Enhancing the Elder-Friendliness of Financial Services*, which outlined six specific tasks. Bank of Guizhou has actively promoted the construction of elder-friendly branches by formulating the *Bank of Guizhou Elder-Friendly Service Demonstration Branch Construction Standards*. We completed the redesign of elder-friendly service areas in the lobby, established service procedures for elderly customers, and developed emergency response plans for situations involving elderly clients. Additionally, we completed the centralized procurement of elder-friendly service facilities and designed our elder-friendly service brand, large-print operation manuals, and related signage.

### »» Proactively Advancing Elder-Friendly Branch Construction

We launched the creation of "Elder-Friendly Service Demonstration Branches" across all branches. Based on the actual conditions of branches, we established standards for elder-friendly branch construction, covering aspects such as barrier-free facilities, rest and waiting areas, service equipment, and counter arrangements. We selected 11 branches as the first batch of elder-friendly service pilot sites under the Bank and equipped all branches with elder-friendly service implementations. In November 2024, we uniformly distributed 16 types of elder-friendly hardware facilities to all branches, enabling them to better serve elderly customers.



▲ The Business Department of Branch in Southwest Guizhou Autonomous Prefecture has created a "Colorful Elderly Care" area.

### »» Actively Promoting Financial Knowledge Education and Awareness

We continuously organize a variety of cultural and sports activities, such as square dance competitions, integrating these events with financial consumer rights protection, anti-fraud, and anti-counterfeiting efforts. In 2024, we conducted financial knowledge education campaigns targeting the elderly through initiatives like "Bringing Financial Knowledge to Communities, Nursing Homes, Senior Universities, and Square Dance Teams." These efforts aim to enhance the financial literacy and risk prevention awareness of older adults.



▲ Tongren Branch Organizes Financial Knowledge Lectures for Elderly Customers



▲ Conducting Financial Knowledge Education and Awareness Campaigns for the Elderly

### Case Fulfilling the Financial Mission, Caring for the Elderly in Nursing Homes

In October 2024, the Tianzhu Branch organized a promotional team to visit the Duma Town Nursing Home to assist 85 elderly residents with opening social security cards. During this process, the Tianzhu Branch actively promoted financial knowledge, addressing the vulnerability of the elderly to financial fraud by providing detailed explanations on how to prevent scams and use bank cards safely. This initiative aimed to enhance the elderly's awareness of financial risk prevention. Beyond bringing the "counter" to where customers need it and delivering considerate extended services, the Tianzhu Branch focused on the needs of its senior clientele. It deepened its "pension finance" services and actively promoted the hardware and software upgrades of its branches to enhance elder-friendliness. These efforts continuously improved the sense of accessibility and security that elderly customers experience when using financial services.



### Case Financial Education Campaign at a Nursing Home by the Youyi Branch on Chung Yeung Festival


On October 11, 2024, which marked the Chung Yeung Festival, the Youyi Branch responded to the call of our Guiyang Branch and collaborated with the Shanxi Road Community to conduct a financial education campaign titled "Respecting and Caring for the Elderly – Warmth in Your Company" at the "Peach Blossom Paradise Senior Apartment". The event aimed to promote the virtue of respecting elders and enhance the financial safety awareness of senior citizens. On the day of the event, the Youyi Branch brought pre-prepared large-print promotional brochures and health supplies as gifts for the elderly. Staff members explained knowledge about preventing financial fraud through case studies and the Bank organized a quiz with prizes, creating an engaging and lively atmosphere. The event was highly praised by the elderly residents of the nursing home, showcasing the care for the senior community and strengthening the bond between the Bank and the local community.



II Strengthening Financial Knowledge Education


In 2024, the Bank formulated the *Bank of Guizhou 2024 Financial Knowledge Publicity and Education Plan*, actively carrying out educational campaigns such as the "3·15" Consumer Rights Protection Education Campaign, the "Financial Knowledge Outreach Across Thousands of Miles" initiative, and the "Financial Consumer Rights Protection Education and Publicity Month." We innovatively promoted financial knowledge education targeting key groups, particularly the elderly and youth, and established a provincial-level joint financial education program as part of the province-wide "Three Rural Services" campaign. Throughout the year, we conducted a total of 3,967 financial knowledge education activities, reaching nearly 2.20 million people.

In September 2024, Yuqing Branch and Renhuai Branch in Zunyi City visited a garment factory and a distillery, respectively, to deliver financial education sessions in workshops, canteens, and activity rooms. They educated workers on basic financial knowledge, personal information protection techniques, and risk prevention skills. Additionally, they addressed doubts and clarified misconceptions regarding financial products raised by the workers.



In September 2024, during the 2nd National Urban Soft Volleyball (Elite) Invitational Tournament, our Huaxi Branch actively provided event services to participants from across the country. Tailoring the content to the participants' characteristics, the branch conducted extensive financial safety awareness campaigns under the theme "Writing a New Chapter of Financial Services for the People, Protecting Rights and Interests and Preventing Risks". The campaign covered topics such as how to effectively identify and prevent illegal fundraising, pension financial planning, and awareness of investment risk prevention.

The Anshun Branch visited Anshun Vocational and Technical College to conduct financial knowledge education and awareness campaigns for over 800 new students. This marked the third consecutive year that the Anshun Branch has entered the school to provide financial education to freshmen. Through continuous efforts in financial education, the Anshun Branch aims to deepen the understanding of financial knowledge among faculty, staff, and students while enhancing their risk awareness and prevention capabilities.



II Protecting Privacy and Data Security

Bank of Guizhou places great importance on the protection of customer privacy and data security management. We fully comply with the requirements of laws and regulations such as the *Personal Information Protection Law of the People's Republic of China*, the *Data Security Law of the People's Republic of China*, and the *Technical Specifications for Personal Financial Information Protection*. To this end, we have formulated a series of confidentiality management rules and regulations, including the *Bank of Guizhou Confidentiality Management Measures*, the *Rules for the Implementation of Commercial Secrets Management of Bank of Guizhou*, the *Bank of Guizhou Data Security Management Measures*, the *Bank of Guizhou Consumer Financial Information Protection Management Measures*, the *Rules for the Implementation of Data Security Management of Bank of Guizhou*, and the *Rules for the Implementation of Confidential Personnel Management of Bank of Guizhou*. These measures continuously improve our data security system, strengthen the management of personnel handling confidential information, and ensure that data security work across the Bank is carried out in a lawful, compliant, scientific, and orderly manner.

• Protecting Consumer Privacy

**Personal Information Collection**

When collecting consumers' basic personal information, the Bank obtains written authorization and consent from the consumers themselves through documents such as a personal credit inquiry authorization form and a personal information and sensitive information authorization form.

**Clarifying the Purpose of Information Use**

When collecting sensitive information from consumers, such as personal assets, financial income and expenditures, and personal risk assessments, the Bank clearly informs consumers of the purpose of using this information and related matters.

**Privacy Data Protection**

For services like processing personal housing mortgage loans, the Bank adheres to regulatory policies and relevant consumer rights protection systems. During the borrower's application review and approval process, we strengthen the protection of borrower privacy data. We establish secure and effective channels for business inquiries and complaint handling. We do not impose unnecessary additional conditions (such as requiring the purchase of related financial products to proceed with lending) or leverage dominant positions to force financial consumers into accepting financial products or services. This ensures that we genuinely protect the legitimate rights and interests of consumers.

• Strengthening Data Security Management

The Bank has optimized the data management organizational structure by establishing a four-level organizational framework system consisting of the "strategic level – senior management level – management level – execution level." This framework ensures that the Party Committee and the Board of Directors bear primary responsibility, with the main person in charge being the first responsible party for data security, and the leader in charge of data security serving as the direct responsible party. This accountability system ensures the orderly implementation of data security management and technical protection measures.

We have formulated and issued regulations such as the *Bank of Guizhou Data Security Classification and Grading Standards* and the *Bank of Guizhou Data Security Classification and Grading Specifications*. Additionally, we have established a big data laboratory to strengthen data security application protection. We have also upgraded and optimized systems like electronic document encryption and desktop security assistants to reduce the risk of data leakage, comprehensively enhancing our data security management capabilities.

The Bank conducts periodic training sessions to enhance employees' capabilities in data security management-related systems, processes, and methods, fostering a strong culture of data security management. During the 2024 National Cybersecurity Awareness Week, we conducted bank-wide cybersecurity awareness training, with a total of 5,754 participants, effectively strengthening employees' awareness of cybersecurity. In 2024, we held two rounds of information technology training sessions covering all 171 technology personnel from branches and information security officers from sub-branches. The training content included areas such as UPS systems, generators, networks, terminal operations and maintenance, and new technology applications, further enhancing the IT operations capabilities of branches and sub-branches.

• Ensuring Information System Security

In terms of computer terminal security management, the Bank has formulated regulations such as the *Rules for the Implementation of Networked Office Equipment and Media Security Management of Bank of Guizhou* and the *Information System Basic Software and Hardware Security Baseline of Bank of guizhou*, comprehensively standardizing terminal security management.

Regarding terminal security assurance, multiple measures have been implemented:

- **Strengthening Terminal Security Protection:**Anti-virus software is installed on all production and office network computer terminals, with regular virus database updates to enhance anti-virus capabilities.
- **Enhancing Internet Usage Management:** An internet behavior management system has been deployed to enforce real-name authentication for devices accessing the internet. This system monitors and blocks botnets and abnormal internet activities in real time.
- **Implementing Desktop Security Management:** Through a desktop security management system and network access control system, only terminals that have installed the Bank's security assistant software and passed identity authentication are allowed to connect to the internal network. Strict restrictions are imposed on mobile storage devices and peripheral device connections. Only approved devices used by authorized personnel are permitted, while external personnel and devices, including those from outsourcing partners, are prohibited from accessing the network.These measures have effectively enhanced terminal security protection capabilities, reduced the risk of data leakage, and ensured the security and stability of the Bank's internal network environment.

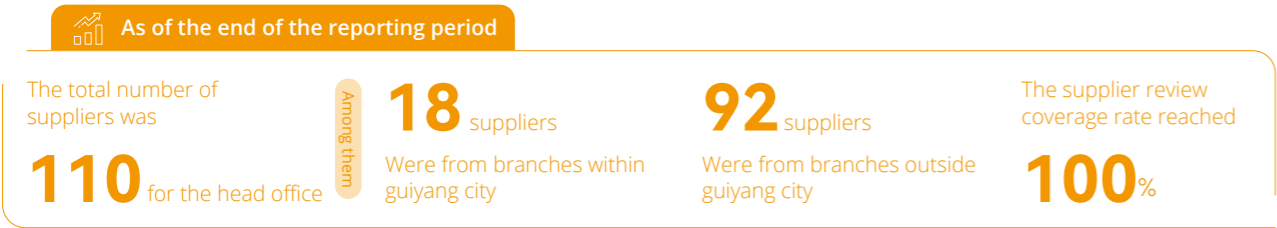
● **Strengthening Emergency Safety Management**

The Bank continuously enhances safety emergency management by improving the emergency response plan system and refining the emergency management mechanism. We have standardized the process for managing cybersecurity incidents, established comprehensive security control measures, and ensured the confidentiality, integrity, and availability of information assets. Regular bank-wide information security inspections are conducted to effectively prevent and appropriately handle various types of sudden security incidents and natural disasters. In the event of a data security incident, timely measures are taken to maintain normal business operations, protect the personal safety and property of employees and customers, and minimize losses and adverse impacts caused by emergencies.

During the reporting period, the Bank organized 28 specialized drills for business continuity emergency application systems, covering emergency scenarios such as infrastructure, application systems, and data backup and recovery. Key drills included the single-center operation exercise at Gui'an, the critical application system operation exercise at the Guanshanhu fresh data center, and the "Ensure Operations" environment operation exercise. These drills fully validated the service availability and business takeover capabilities of the single-center at Gui'an's data center, the critical application systems at the new Guanshanhu data center, and key offline business systems. Through these exercises, we have strengthened our foundation and comprehensively enhanced the Bank's production emergency support capabilities.

## Standardized Supplier Management

Bank of Guizhou has established a pyramid-structured centralized procurement system, with the *Large-Scale Procurement Management Measures* as the overarching framework. This system is supported by foundational elements such as centralized procurement management, supplier management, and expert management, complemented by auxiliary components like agency management and centralized procurement platform management. The system clarifies the responsibilities and operational standards for each process, promoting the standardized implementation of our centralized procurement management. In 2024, we revised the *Centralized Procurement Supplier Management Implementation Rules of Bank of Guizhou*, implementing specialized management for all suppliers and strengthening attention to their social and environmental risk management practices.



The Bank has gradually implemented electronic bidding processes. During the reporting period, electronic bidding accounted for 70% of procurement projects, effectively reducing costs for suppliers in the bidding process, decreasing paper usage, and lowering carbon emissions.

## II Transparent Procurement

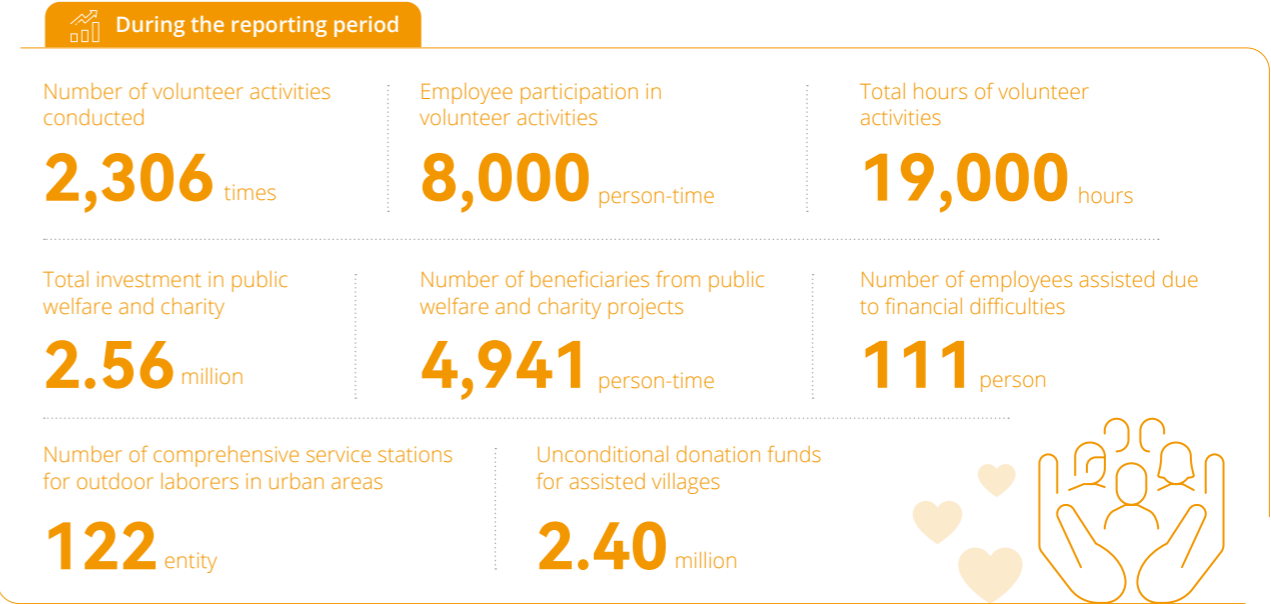
The Bank has introduced external review experts to conduct procurement on public platforms, significantly enhancing the professionalism of centralized procurement reviews and promoting a fair, open, and impartial procurement process. Additionally, we have completed the online management of centralized procurement operations, achieving full-cycle online processing for centralized procurement and closed-loop management for the entire supplier lifecycle. This further improves mechanisms for preventing operational risks and ethical risks. By introducing electronic commodity platform suppliers, we ensure the provision of office-related goods in a transparent manner, meeting daily operational needs while fostering the healthy development of our procurement business.

## II Supplier Risk Management

In terms of supplier social and environmental risk management, the Bank categorizes suppliers into three types: goods, services, and engineering. Based on the attributes of their products and services, we specify requirements for related suppliers regarding information management, safety management, intellectual property protection, environmental management, and other aspects of social and environmental risk management. Each year, we conduct post-evaluations of suppliers in our database, and suppliers who fail the evaluation are excluded from future procurement invitations. The Bank requires tendering agencies to strictly adhere to national laws, regulations, and our internal policies when conducting business. In 2024, we provided centralized procurement system operation training for newly qualified agencies entering the tendering agency database.

## Commitment to Social Welfare

The Bank actively fulfills the responsibilities and commitments of a city commercial bank by engaging in social welfare activities. We are dedicated to supporting charitable causes, including poverty alleviation, educational assistance, charitable donations, voluntary blood donation, and tree planting. We focus on supporting vulnerable groups and addressing underserved areas through measures such as increasing credit funding, making unconditional donations for construction projects, and organizing volunteer services, continuously contributing "Bank of Guizhou" strength to improving local livelihoods.



Organizing Public Welfare Volunteer Activities

The Youth League Committee of Bank of Guizhou regularly organizes the "Realizing Micro Wishes" campaign, a signature volunteer service project. By collecting small wishes from children in difficult circumstances, it encourages young members and socially active youth to fulfill these micro wishes through charitable donations. This initiative aims to care for left-behind children in the province and help vulnerable populations integrate into their communities.



The Bank actively carried out the "Big Hands Holding Small Hands, Realizing Micro Wishes" campaign, collecting micro wishes from children in difficult situations in Congjiang County, Guiding County, Hezhang County, and Beidi Community in Guiyang. We mobilized young employees across the Bank and those from partner organizations to raise RMB 80,000 worth of charitable materials. These micro wish gifts were delivered to the children, earning widespread praise from society.



During the "March 12th Arbor Day" period, we conducted an online fundraising campaign for the national tree-planting initiative, donating RMB 7,825 to support the Yellow River Basin greening project, equivalent to planting 782 trees. Offline, we organized the "Beautiful China, Youth in Action" tree-planting activity, planting over 200 saplings in Guiyang and Southwest Guizhou, fulfilling our statutory duty of afforestation and forest protection.



The Bank organized over 80 young members to participate in voluntary blood donation activities, with a total blood donation volume of approximately 25,000 milliliters.



During the college entrance examination period, the Bank organized over 1,100 volunteers to carry out the "Riding the Waves, Chasing Dreams Together" charity service campaign, providing services to nearly 10,000 examinees, parents, and logistics support workers.



To fully leverage the exemplary role of Party members, the Party branch of our Ceheng Branch collaborated with the Ceheng County Education Bureau, the Ceheng County Fire Brigade, and other financial institutions' Party branches to conduct a "Donate Love" themed Party day activity. They donated educational funds to 10 underprivileged primary school students in Ceheng County.

Effective Pairing Assistance

The Bank is committed to providing heartfelt and dedicated poverty alleviation pairing assistance. Through the establishment of assistance teams, the deployment of support officials, and the formulation and issuance of the *Bank of Guizhou 2024 Rural Revitalization Assistance Work Plan*, we have further clarified assistance measures in eight areas, including policy advocacy, organizational development, financial aid, and industrial support, providing comprehensive support for rural revitalization in assisted villages.

During the reporting period		
Members of the Head Office Party Committee personally conducted on-site investigations and provided guidance	resolving practical issues	Organized training sessions in designated assisted counties
20 times	20 cases	4 times
Donated to designated assisted counties	implementing projects	with participation from individuals
2.4 million	6 cases	29 person-time
The Head Office cafeteria purchased agricultural products from designated assisted regions totaling	from key assisted counties within the province for rural revitalization	accounting for the total cafeteria procurement volume
12.83 million	7.23 million	56.36%

# Key ESG Performance & Index

## Appendix 1: Key ESG Performance

IndexUnit202420232022					
Corporate Governance	Board of director	Member	13	16	12
	Executive director	Member	3	3	3
	Non-Executive director	Member	10	13	9
	Equity director	Member	5	6	4
	Independent director	Member	5	7	5
	Board meeting	Times	16	11	13
	Proposal deliberated by the board of directors	Case	104	69	93
	Meeting held by special committee under the board of directors	Times	40	29	39
	Shareholder meeting	Times	2	1	1
	General meeting	Times	1	1	1
	Extraordinary general meeting	Times	1	0	0
	Proposal deliberated by the shareholder	Case	28	11	18
	Anti-money laundering training	Times	5	5	6
	Number of people covered by anti-money laundering training	Person -time	1,600	1,530	1,600
	Anti-corruption training	Times	470	68	70
	Number of people covered by anti-Corruption training	Person -time	9,300	9,000	8,200
	Audit project	Case	62	54	69
	Issues rectified by audit	Case	475	307	361
Economical Responsibility	Total assets	Billion	589.99	576.79	533.78
	Total loan	Billion	347.09	331.95	293.53
	Total deposit	Billion	375.00	356.25	326.32
	Revenue	Billion	12.42	11.35	11.99
	Net profit	Billion	3.78	3.65	3.83
	Net assets per share	Yuan	3.59	3.32	3.01
	Non-performing loan ratio	%	1.72	1.68	1.47
	Provision coverage	%	315.98	287.71	351.21
	Allocation ratio	%	5.42	4.83	5.17
	Capital adequacy ratio	%	14.30	13.30	13.82
	Cumulative number of online banking and mobile banking customers	10 thousand Household	1,097.15	1,029.59	938.23
	Transactions through e-bank channels accounted for the total transaction of the Bank	%	99.32	99.22	99.14
	Number of mobile banking customers	10 thousand Household	701.85	648.50	576.19

IndexUnit202420232022					
Economical Responsibility	Mobile banking transaction amount	Billion	184.62	184.57	154.49
	Number of personal internet banking customers	10 thousand Household	383.80	370.61	353.09
	Number of corporate online banking customers	10 thousand Household	11.50	10.48	8.95
	Number of information system, network and infrastructure drills carried out	Times	28	30	26
	Information technology investment	Billion	0.51	0.24	0.18
	Information technology investment as percent of revenue	%	2.47	2.11	1.50
	Computer software copyright (total)	Pieces	81	81	78
	Inclusive small and micro enterprise loan balance	Billion	52.94	47.43	37.94
	Number of inclusive small and micro enterprise loan customers	Household	66,494	59,116	32,697
	Loan amount of trade finance	Billion	12.28	14.31	12.77
	Number of trade finance clients	Household	922	1,180	937
	New industrialization loan balance	Billion	31.85	25.19	17.69
	New urbanization loan balance	Billion	146.65	152.42	157.53
	Agricultural modernization loan balance	Billion	29.19	24.45	15.14
	Tourism industrialization loan balance	Billion	21.00	18.73	17.46
Environmental Responsibility	Green credit (Corporate)	Billion	57.68	52.01	46.42
	Green upgrade of infrastructure	Billion	30.00	29.32	27.81
	Ecological environment industry	Billion	16.82	16.30	13.57
	Clean energy industry	Billion	1.88	1.26	0.96
	Cleaner production industry	Billion	2.70	1.16	0.87
	Energy saving and environmental protection industry	Billion	64.62	41.52	32.29
	New issuance amount of green finance credit	Billion	12.36	10.27	14.28
	Number of green credit customers	Household	455	443	251
	Number of financed environmental projects	Case	313	318	281
	Direct energy consumption				
	Gasoline	Liter	413,101.43	471,144.69	499,314.77
	Diesel fuel	Liter	2,871.80	1,584.83	798.16
	Natural gas	Cubic meters	539,372.08	445,090.74	523,556.24
	Liquefied petroleum gas	Kg	13,001.70	40,024.52	15,650.15
	Indirect energy consumption				
	Purchased electricity	Kwh	27,171,423.91	28,836,453.54	24,462,345.84
	Consumption intensity of purchased electricity	Kwh/person	4,848.58	5,221.16	4,515.01
	Resource consumption				
	Water consumption	Ton	155,028.41	176,051.76	121,699.19
	Water consumption intensity	Ton/person	27.66	31.88	22.46
	Paper consumption	Ton	152.60	183.69	133.80

Index		Unit	2024	2023	2022
Environmental Responsibility	Paper consumption intensity	Kg/person	27.23	33.26	24.70
	Emissions				
	NO <sub>x</sub> emissions	Kg	3,199.92	4,207.23	8,664.58
	SO <sub>x</sub> emissions	Kg	6.13	6.99	7.37
	PM emissions	Kg	306.61	400.53	820.23
	CO <sub>2</sub> emissions(Scope 1)	Ton	2,321.41	2,202.65	2,221.14
	CO <sub>2</sub> emissions(Scope 2)	Ton	13,555.82	16,445.43	14,212.62
	CO <sub>2</sub> emissions(Scope 3) <sup>1</sup>	Ton	11,199,566.59	17,247,909.80	15,463,418.32
	CO <sub>2</sub> emissions intensity (Scope 1 and Scope 2)	Ton/person	2.83	3.38	3.03
	CO <sub>2</sub> emissions intensity (Scope 1 and Scope 2)	Ton/square meter	0.05	0.06	0.05
Social Responsibility	Number of senior managers	Headcount	8	7	6
	Number of minorities among senior managers	Headcount	3	2	1
	Number of middle managers	Headcount	122	123	124
	Number of women in middle management	Headcount	34	34	30
	Number of minorities among middle managers	Headcount	33	33	33
	Number of employees	Headcount	5,604	5,523	5,418
	Number of new employees	Headcount	224	256	304
	Number of minority employees	Headcount	1,967	1,912	1,820
	By gender				
	Number of female employees	Headcount	2,840	2,856	2,836
	Proportion of female employees	%	50.68	51.71	52.34
	Number of male employees	Headcount	2,764	2,667	2,582
	Proportion of male employees	%	49.32	48.29	47.66
	By region				
	Number of employees in the head office	Headcount	924	872	796
	Number of employees in Guiyang	Headcount	1,069	1,042	1,018
	Number of employees outside Guiyang	Headcount	3,611	3,609	3,604
	By Academic Qualifications				
	Postgraduates and above	Headcount	416	377	360
	Bachelor	Headcount	4,588	4,447	4,310
	Other academic employee	Headcount	600	699	748
	By Age				
	Over 51 years old	Headcount	743	681	572
	41 to 50 years old	Headcount	931	944	1,008
	31 to 40 years old	Headcount	2,368	2,263	2,052
	Below 30 years old	Headcount	1,562	1,635	1,786

1.Emissions for scope 3 is primarily ghg emissions from employee travel on transportation, employee travel accommodations, and investment activities.

Index		Unit	2024	2023	2022
Social Responsibility	Turnover Rate by Gender				
	Female employees	%	0.47	0.55	1.11
	Male employees	%	0.90	0.95	0.83
	Turnover Rate by Region				
	Employees of the head office	%	0.19	0.23	0.20
	Employees of branches in Guiyang	%	0.28	0.48	0.48
	Number of employees outside Guiyang	%	0.90	0.79	1.26
	Turnover Rate by Age				
	Over 51 years old	%	0.05	0.05	0.09
	41 to 50 years old	%	0.21	0.11	0.09
	31 to 40 years old	%	0.53	0.54	0.74
	Below 30 years old	%	0.58	0.80	1.02
	Work-related deaths	Headcount	0	0	0
	Lost work days due to work injury	Days	167.00	140.00	75.50
	Number of employee training program	Set	1,079	997	459
	Total investment in employee training	10 thousands	850.07	1,125.44	651.00
	Training held throughout the year	Times	2,658	1,300	486
	Safety trainings	Times	349	114	50
	Employee training coverage	%	99.45	99.91	99.05
	Employee training person-time	Person-time	97,552	86,738	38,677
	Training by gender category				
	Training hours for male employees	Hours	92.39	83.34	48.65
	Training hours for female employees	Hours	87.42	95.81	46.54
	Training by employee category				
	Training hours for senior management	Hours	207.09	186.54	130.70
	Training hours for middle management	Hours	116.47	106.65	74.05
	Taining hours for general employees	Hours	89.00	89.13	46.81
	Labor contract signing rate	%	100	100	100
	Social security coverage	%	100	100	100
	Employee holiday condolences	Person-time	5,464	5,915	4,505
	Emergency drills	Times	951	1,015	978
	96655 customer service center telephone banking calls	10 thousand	61	62.00	52.50
	Acceptance of customer complaints	Case	998	1,085	1,836
	The distribution of complaint cases by area				
	Guiyang	Case	155	245	352
	Zunyi	Case	175	151	378
	Liupanshui	Case	53	69	150
	Qiandongnan	Case	33	43	58
	Qianxinan	Case	24	32	91

Index	Unit	2024	2023	2022
Qiannan	Case	22	45	74
Tongren	Case	25	44	59
Bijie	Case	44	50	98
Anshun	Case	56	47	118
Satisfaction rate of complaint handling <sup>1</sup>	%	84.37	89.95	97.67
External fraud blocked	Times	298	559	574
Consumer rights protection working conference	Times	3	3	3
Cumulative number of financial knowledge popularization activities	Times	3,967	2,531	2,733
The number of customers who popularize financial knowlegge	10 thousand	220.21	277.50	150.45
Number of Suppliers by Region				
Head office supplier	Entity	110	92	113
Suppliers of branches in Guiyang	Entity	18	28	20
Suppliers of branches outside Guiyang	Entity	92	64	93
Supplier social responsibility trainings	Times	1	1	1
Supplier review coverage	%	100	100	100
Number of offline outlets	Unit	220	222	228
Inclusive finance loan balance (People's bank's caliber)	Billion	60.62	55.56	42.20
Inclusive finance loan balance	Billion	5.05	13.37	12.65
Inclusive service stations built	Unit	2,219	2,135	1,915
Number of individual customers	10 Thousand	1,216.85	1,167.90	1,088.09
Number of elderly customers <sup>2</sup>	10 Thousand	251.68	164.20	175.40
comprehensive service stations for outdoor workers	Unit	122	122	122
Number of volunteer activities	Times	2,306	3,584	4,783
Employee participated in volunteering activities	Person	8,000	7,201	3,265
Volunteer hours	Hours	19,000	15,470	17,600
Number of registered volunteers	Person	2,368	3,937	2,262
Total charity investment	Million	2.56	7.40	15.60

1.In the reporting period, Bank of Guizhou's reduction policy for overdue negotiation and interest rate reduction and fee waiver categories failed to meet customers' demands, resulting in customers' dissatisfaction, therefore the satisfaction rate of complaint handling decreased compared with the previous year. In response to this issue, Bank of Guizhou has taken relevant measures to open up communication channels with customers and actively do a good job in explaining the situation.

2.Starting from 2024, the statistical criteria for elderly customers in our bank will be adjusted to include females aged 55 or above and males aged 60 or above

## Appendix 2: Index to Hong Kong Stock Exchange's Environmental, Social and Governance Reporting Guidelines

Part B: Mandatory Disclosure Requirements	
Mandatory Disclosure	Chapter
Reporting Principles	ESG management
Reporting Principles	Report Preparation Instructions
Reporting Principles	Report Preparation Instructions
Part C: Comply or explain	
Dimensions, General Disclosures and Key Performance	Chapter
A.Environment	
A1.Emission	Response to climate changes;Advancing green operations
A1.1	Response to climate changes
A1.2	Response to climate changes
A1.3	Response to climate changes
A1.4	Response to climate changes;Advancing green operations
A1.5	Practice green operations
A1.6	Practice green operations
A2.Use of resources	Response to climate changes;Advancing green operations
A2.1	Response to climate changes
A2.2	Response to climate changes
A2.3	Response to climate changes;Advancing green operations
A2.4	Response to climate changes;Advancing green operations
A2.5	The Bank belongs to the financial industry, this indicator is not applicable
A3.Environment and Natural Resources	Response to climate changes;Advancing green operations
A3.1	Response to climate changes;Advancing green operations
B.Society	
Employment and Labor Practices	
B1.Employment	Create a harmonious workplace
B1.1	Create a harmonious workplace
B1.2	Create a harmonious workplace
B2.Health and safety	Create a harmonious workplace
B2.1	Create a harmonious workplace
B2.2	Create a harmonious workplace
B2.3	Create a harmonious workplace
B3.Development and training	Create a harmonious workplace
B3.1	Create a harmonious workplace
B3.2	Create a harmonious workplace
B4.Labor Standards	Create a harmonious workplace

B4.1	Create a harmonious workplace
B4.2	Create a harmonious workplace
Operating practices	
B5.Supply chain management	Standardized supplier management
B5.1	Standardized supplier management
B5.2	Standardized supplier management
B5.3	Standardized supplier management
B5.4	Standardized supplier management
B6.Product liability	Improve Customer Experience
B6.1	The Bank does not involve in the production and circulation of commodities, so the indicators are not applicable
B6.2	Improve Customer Experience
B6.3	Improve Customer Experience; Standardized supplier management
B6.4	The Bank does not involve in the production and circulation of commodities, so the indicators are not applicable
B6.5	Privacy and data security
B7.Anti-corruption	Legal and compliant operation
B7.1	Legal and compliant operation
B7.2	Legal and compliant operation
B7.3	Legal and compliant operation
Community	
B8.Community investment	Development of Inclusive Finance; Practice Social Welfare
B8.1	Development of Inclusive Finance; Practice Social Welfare
B8.2	Development of Inclusive Finance; Practice Social Welfare
D.Climate related disclosure	
Governance	Response to climate changes
Strategy	Response to climate changes
Risk management	Response to climate changes
Indicators and targets	Response to climate changes

Appendix 3: Index to Global Reporting Initiative GRI Standards

	No.	Content	Chapter
GRI 2 General Disclosures 2021			
The organization and its reporting practices	2-1	Organizational details	About us
	2-2	Entities included in the organization's sustainability reporting	About us
	2-3	Reporting period, frequency and contact point	Report Preparation Instructions
	2-4	Restatements of information	Compared with the 2023 Environmental, Social and Governance Report, there is no major change in the Bank's organizational scale, structure, ownership, etc.
	2-5	External assurance	Third Party Assurance Statement
Activities and workers	2-6	Activities, value chain and other business relationships	About us; ESG management
	2-7	Employees	Create a harmonious workplace
	2-8	Workers who are not employees	All workers who work for the Bank are employees, and the Bank does not have any workers other than employees.
Governance	2-9	Governance structure and composition	ESG management
	2-10	Nomination and selection of the highest governance body	ESG management
	2-11	Chair of the highest governance body	ESG management
	2-12	Role of the highest governance body in overseeing the management of impacts	ESG management
	2-13	Delegation of responsibility for managing impacts	ESG management
	2-14	Role of the highest governance body in sustainability reporting	ESG management
	2-15	Conflicts of interest	Please refer to the Bank's 2024 Annual Report
	2-16	Communication of critical concerns	ESG management
	2-17	Collective knowledge of the highest governance body	ESG management
	2-18	Evaluation of the performance of the highest governance body	ESG management
	2-19	Remuneration policies	Create a harmonious workplace
	2-20	Process to determine remuneration	Create a harmonious workplace
	2-21	Annual total compensation ratio	Please refer to the Bank's 2024 Annual Report
	2-22	Statement on sustainable development strategy	ESG management
	2-23	Policy commitments	ESG management; Legal and compliant operation
Strategy, policies and practices	2-24	Embedding policy commitments	Response to climate changes; Deep involvement in green finance;Advancing green operations
	2-25	Processes to remediate negative impacts	Improve Customer Experience
	2-26	Mechanisms for seeking advice and raising concerns	Improve Customer Experience
	2-27	Compliance with laws and regulations	ESG management
	2-28	Membership associations	Report Preparation Instructions
Stakeholder engagement	2-29	Approach to stakeholder engagement	ESG management
	2-30	Collective bargaining agreements	Create a harmonious workplac
GRI 3 Material Topics 2021			
	3-1	Process to determine material topics	ESG management
	3-2	List of material topics	ESG management

No.	Content	Chapter
3-3	Managementofmaterialtopics	ESG management
GRI 201:Economic Performance 2016		
201-1	Direct economic value generated and distributed	Please refer to the Bank's 2024 Annual Report
201-2	Financial implications and other risks and opportunities due to climate change	Response to climate changes; Deep involvement in green finance
201-3	Defined benefit plan obligations and other retirement plans	Create a harmonious workplace
GRI 203: Indirect Economic Impact 2016		
203-1	Infrastructure investments and services supported	Development of Inclusive Finance
203-2	Significant indirect economic impacts	Development of Inclusive Finance; Practice Social Welfare
GRI 205: Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	Legal and compliant operation
205-2	Communication and training about anti-corruption policies and procedures	Legal and compliant operation
205-3	Confirmed incidents of corruption and actions taken	Legal and compliant operation
GRI 206: Anti-competitive Behavior 2016		
206-1	Legal actions for anti-competitive behavior, anti- trust, and monopoly practices	Legal and compliant operation
GRI 207: Tax 2019		
207-4	Approach to tax	Key ESG performance
GRI 301: Materials 2016		
301-2	Recycled input materials used	Response to climate changes;Advancing green operations
301-3	Reclaimed products and their packaging materials	Response to climate changes;Advancing green operations
GRI 302: Energy 2016		
302-1	Energy consumption within the organization	Response to climate changes
302-2	Energy consumption outside of the organization	Response to climate changes
302-3	Energy intensity	Response to climate changes
302-4	Reduction of energy consumption	Response to climate changes;Advancing green operations
302-5	Reductions in energy requirements of products and services	Response to climate changes;Advancing green operations
GRI 303: Water and Effluents 2018		
303-5	Water consumption	Response to climate changes;Advancing green operations
GRI 304: Biodiversity 2016		
304-2	Significant impacts of activities, products and services on biodiversity	Deep involvement in green finance
304-3	Habitats protected or restored	Deep involvement in green finance
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Response to climate changes
305-2	Energy indirect (Scope 2) GHG	Response to climate changes
305-3	Other indirect (Scope 3) GHG emissions	Response to climate changes
305-4	GHG emissions intensity	Response to climate changes
305-5	Reduction of GHG emissions	Response to climate changes; Deep involvement in green finance
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Response to climate changes

No.	Content	Chapter
GRI 306: Waste 2020		
306-3	Waste generated	Response to climate changes
GRI 308: Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	Standardized supplier management
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	Create a harmonious workplace
401-2	Benefits provided to full-time employees that arenot provided to temporary or part-time employees	Create a harmonious workplace
401-3	Parental leave	Create a harmonious workplace
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Create a harmonious workplace
403-3	Occupational health services	Create a harmonious workplace
403-4	Worker participation, consultation, and communication onoccupational health and safety	Create a harmonious workplace
403-5	Worker training on occupational health and safety	Create a harmonious workplace
403-6	Promotion of worker health	Create a harmonious workplace
403-7	Prevention and mitigation of occupational health and safety impactsdirectly linked by business relationships	Create a harmonious workplace
403-8	Workers covered by an occupational health and safetymanagement system	Create a harmonious workplace
403-9	Work-related injuries	Create a harmonious workplace
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	Create a harmonious workplace
404-2	Programs for upgrading employee skills and transition assistance programs	Create a harmonious workplace
404-3	Percentage of employees receiving regular performance and career development reviews	Create a harmonious workplace
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	ESG management; Create a harmonious workplace
405-2	Ratio of basic salary and remuneration of women to men	Create a harmonious workplace
GRI 414: Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	Standardized supplier management
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	Improve customer experience
417-2	Incidents of non-compliance concerning product and service information and labeling	Improve customer experience
417-3	Incidents of non-compliance concerning marketing communications	Improve customer experience; Privacy and data security
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Privacy and data security

Independent Assurance Statement

To the management and stakeholders of Bank of Guizhou Co.,Ltd.,

Lianhe Equator Environmental Assessment Co., Ltd. (hereinafter referred to as "Lianhe Equator"or "We") was engaged by Bank of Guizhou Co.,Ltd., (hereinafter referred to as "Bank of Guizhou"or "the company") to perform an independent limited assurance for its 2024 *Environmental, Social and Governance Report* (hereinafter referred to as "the Report").

Scope

- The time frame of this assurance is from Jan 1, 2024 to Dec 31, 2024.
- The scope of information for this assurance is restricted to the sustainable development-related information of the headquarters and all branches and sub-branches of Bank of Guizhou, as covered in the Report, excluding information of suppliers and other third parties.
- The specific viewpoints, outlooks, forward-looking statements, and predictive information expressed by the company are not involved in the scope of this assurance.

Standards

- The Stock Exchange of Hong Kong Limited's "*Environmental, Social and Governance Reporting Code*"
- *AA1000 Assurance Standard v3 (AA1000AS v3)*.

Procedures

- This assurance mainly includes the following aspects:
- Review the sustainable development-related information in the Report;
  - Sampling interviews with the representative of Bank of Guizhou's management and employees responsible for the measurement and collection of performance information;
  - Review and inspect of the management practice, business procedure and evidence collection of Bank of Guizhou;
  - Sampling inspections and calculations of specific details within the selected performance data.

Responsibilities

- Bank of Guizhou's responsibility is to provide corresponding data, information and system documents for this assurance, and to ensure that the information it provides is true and valid.
- Lianhe Equator's responsibility is to verify the Report and issue an assurance statement within the scope of assurance agreed with Bank of Guizhou.

Inherent limitation

The assurance focusing solely on sampling inspections of specific details within the selected information, potentially struggles to uncover all hidden flaws or inconsistencies.

Conclusion

- Based on the results of the above procedures, Lianhe is of the opinion that:
- Bank of Guizhou has identified its key stakeholders and has established a variety of communication mechanisms to gather feedback and suggestions from these stakeholders in order to assess, analyze and rank the substantive issues which identified throughout the process. The results of the assessment of the substantive issues were presented in the Report, and responses to the substantive issues were also provided in the Report.
  - The overall structure of the report is complete and the disclosure of information is clear, understandable and accessible.
  - Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Report of Bank of Guizhou has not been prepared, in all material respects, in accordance with the standards above.

Independence

Except for the entrustment relationship between Lianhe Equator and Bank of Guizhou as a result of this assurance, there is no relationship between Lianhe Equator, its assurance team members, and Bank of Guizhou that affects the independence, objectivity and impartiality of the assurance.

刘敬云

Liu, Jingyun  
Chief Executive Officer  
China Lianhe Equator Environmental Assessment Co., Ltd.  
Tianjin, China 29 April 2025

Tel: 022-58356831 / 022-58356999 Website: www.lheia.com  
Address: 6th Floor, Lianhe Credit Building, No. 80 Qufu Road, Heping District, Tianjin

This assurance statement is available in both Chinese and English. In case of any discrepancy between the English and Chinese versions, the Chinese version shall prevail.



Feedback Questionnaire

Dear readers:

Thank you for reading the 2024 *Environmental, Social and Governance Report of Bank of Guizhou* (hereinafter referred to as "this report"). To help us keep on providing you and other stakeholders with more valuable information while optimizing the quality of preparing the ESG reports, we sincerely look forward to your valuable comments and suggestions on this report!

1.Your stakeholder category is:

- ☐ Government ☐ Regulator ☐ Shareholder ☐ Customer ☐ Environment and related organizations
- ☐ Supplier & Partner ☐ Employee ☐ Community ☐ Other

2.Your overall view of the Report is:

- ☐ Excellent ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

3.Do you think the report can comprehensively respond to your expectations of Bank of Guizhou?

- ☐ Yes ☐ No, what else would you like to see reflected: \_\_\_\_\_

4.Do you think that the Report has comprehensively reflected Bank of Guizhou's performance of Environmental, Social and Governance?

- ☐ Yes ☐ No

5.What do you think about the clarity, accuracy and completeness of the information, data and performance indicators disclosed in this report?

- ☐ Excellent ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

6.What do you think about the organization of the content of this report?

- ☐ Quite Reasonable ☐ Reasonable ☐ Fair ☐ Poor ☐ Very Poor

7.What do you think of the layout and presentation of this report?

- ☐ Excellent ☐ Good ☐ Fair ☐ Poor ☐ Very Poor

8.What are your opinions and suggestions on the ESG work of Bank of Guizhou?

You can give your opinion to us through the following methods:

Bank of Guizhou Co.,Ltd.  
Address:Bank of Guizhou Head Office Building, No.9 Yongchang Road, Financial City, Guanshanhu Distirct, Guiyang City, Guizhou Province  
Postcode:550081  
Tel:(86)0851-86207888  
Fax:(86)0851-86207999  
E-mail:irm@bgzchina.com



Contact number: 96655

URL: [www.bgzchina.com](http://www.bgzchina.com)

Address: Bank of Guizhou Building, No.9 Yongchang Road,  
Guanshanhu District, Guiyang, Guizhou Province